A family applying for membership sues the club, board, and flag officers, citing discrimination.

Are you covered?

That depends on your insurance policy.

Yacht clubs that insure with the Burgee Program by Gowrie Group can obtain comprehensive Director and Officer (D&O) protection that is customized for yacht clubs to protect board members, flag officers, volunteers, and employees.

The D&O policy includes protection for claims alleging membership discrimination, wrongful employment termination, sexual harassment, and race management wrongful acts. And, unique to the Burgee Program, the club's umbrella policy extends over the D&O policy.

The Burgee Program - endorsed by US SAILING - is the only comprehensive insurance program developed to meet the unique needs of yacht clubs and sailing organizations.

Join the more than 50% of yacht clubs in the US that have chosen The Burgee Program so they can confidently run regattas, borrow boats, teach sailing, hold social events, weather storms - and keep their club, board members, flag officers, volunteers and employees well-protected.

To learn more visit www.burgeeprogram.com, call 800-262-8911, email burgee@gowrie.com, or have your insurance broker inquire about the program for you.

Endorsed by:

The Gowrie Group provides insurance, benefits, and financial services to individuals and businesses throughout the US, and specializes in customized business, home, auto, and marine insurance products and services. For more information about the Gowrie Group visit www.gowrie.com or call 800-262-8911.