An electrical fire results in the total ruin of your club's historic dining room.

Are you covered?

That depends on your insurance policy. Most yacht club policies will not pay to rebuild and reproduce a building like it was before. Special features like ornate architecture, unique molding, and elaborate entranceways are not likely to be included in the rebuilding.

But, if you're part of the Burgee Program by Gowrie Group, your reproduction building costs are covered - along with the costs to upgrade to meet current building codes. And the building's unique contents - like trophies, fine art, oriental rugs, and boat models - are also protected, right down to the last detail.

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.