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PICTURES SPEAK 1000 WORDS. Southern Yacht Club and others devastated by the storms are rising from the depths of destruction and showing the rest of the world the importance of ‘it is just stuff, we have each other’ attitude. Knowing it will take a while to rebuild the physical structures, no time is being wasted in getting back to hosting regattas and ordering temporary buildings or house boats to serve as club houses. We marvel at the strength of character that is leading the mission to rebuild.

From the first report of the impending Katrina & Rita hurricanes, days before they hit land, we preemptively called each of our gulf yacht club clients and brokers to give them phone numbers and email addresses of people to call at the insurance company or our agency. The Chubb insurance company in the meantime was sending adjustors to satellite offices set up temporarily in the effected areas. Knowing communication would be crippled once the storms hit, we put Chubb on notice even before hearing from our clients.

Once the storms passed, we waited anxiously for the calls to start coming in. It took almost 2 weeks to hail someone at one of our clubs. Chubb is working tirelessly to advance money when it can to help bridge the gap and help jump start the rebuilding effort.

HOMEOWNER ALERT!
Did you know: Flood insurance is typically not covered under a homeowner policy. If you have questions about Flood Insurance, Home, Auto, valuable item, or Umbrella coverage, please contact Dennis Schmelzer at denniss@gowrie.com.

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Chubb’s responsiveness to the clubs has been nothing short of amazing. The US SAILING endorsed Burgee Program, insurance for yacht clubs, has been managed by our agency for more than 15 years. Lately we have received many calls from clubs outside the gulf who are taking the time to review their coverage and flood exposure. Flood insurance is a separate policy purchased from the Federal Government in each state.

We anticipate the rebuilding to take 12-18 months, but effective immediately the clubs are recovering from the emotional heartbreaking reality and charging ahead with getting life back to ‘normal’.

While the insurance company can help with the physical structure, we need to tap and bottle the gulf spirit and spread it around the world. Sailors are familiar with headers and unsettled situations on the race course. The hurricanes tested every moral fiber, but like a good sailor, the gulf will rise, bigger and better.

By Eileen Silverstein, Commercial Claims Manager Gowrie, Barden & Brett

Attention Snowbirds:

Don’t get caught outside your navigation limits without protection!
Double check that your navigation coverage is what you need!

Meet Mary Waddleton
GBB Marine

Mary has been at Gowrie for 7 years. What makes her such a great salesperson is her knowledge of insurance and passion for boats.

SD: Tell us about you and your boating history?
MW: I actually got a late start. I grew up an avid equestrian in northern Connecticut. I had a co-worker at The Hartford Insurance Company introduce me to sailing when I was about 22. I was so captured by the sport that I literally sold the farm and went cruising. I lived aboard a 30’ Lippincott for two years cruising from Maine to the Bahamas. When it was time to go back to work I decided to pursue a career in yachting. I worked as first mate and stewardess on boats ranging from 80’ to 110’.

High adventure with a total sense of freedom

SD: What was it like giving up the reins for the helm?
MW: It was high adventure with a total sense of freedom. I never really looked back.

SD: What has been your most exciting ‘on water’ experience?
MW: I was on a delivery of a 100’ power yacht from St. Thomas to Miami when we had an engine room fire just before the Mona Passage off Puerto Rico. I was air lifted off the boat at night in about 20 foot seas along with the cook and engineer. The captain stayed aboard for a bit longer only to be rescued by the “Simone Bolivar” seconds before the ship exploded. We were really lucky that the Coast Guard had just rescued another group of crew members and was in the area.

SD: Why did you decide to come ashore?
MW: That’s easy, the birth of my son Sean. I wanted to return to family and friends in Connecticut which ultimately led me back to the insurance industry as a sales producer for GBB.

SD: What is the biggest challenge in managing your clients insurance policies?
MW: I think that it’s keeping up with their ever changing insurance needs. You have to make sure that you know when, where and how they are using their vessel so there are no gaps in coverage. Good communication between the client and the agent is essential.
There is a resounding ‘call to action’ to send money and relief to the storm battered gulf. Our communities are adopting schools and towns to help with the rebuilding effort. There is no question of the immediate need to help our fellow citizens to reconstruct their homes and lives. We are all ‘on board’ giving to charities assisting the gulf. The media has made each of us more aware of homelessness and poverty than ever before.

As horrible as the gulf disaster is, local towns and cities continue to need our help and support. In 2004 The Shoreline Soup Kitchen & Pantries provided 309,866 meals to individuals and families. The CT Shoreline communities served by the Soup Kitchen include Chester, Clinton, Deep River, East Lyme, Essex, Killingworth, Lyme, Madison, Old Lyme, Old Saybrook and Westbrook.

“Make a donation between now and the end of the year, and we will match it up to $25,000 with a goal of $50,000 total.” – Carter Gowrie

“Charitable donations have probably never been more in the forefront. The outpouring of funds in the wake of “Katrina” is impressive. It proves that people like to help people in need” All this money going south, however, has hurt local charities. What I like about donating to the Shoreline Soup Kitchens is the money directly feeds local people in need. Make a donation between now and the end of the year, and we will match it up to $25,000 with a goal of $50,000 total.” – Carter Gowrie, President, Gowrie, Barden & Brett

Last year Gowrie Barden & Brett sponsored a Corporate Challenge to local businesses matching donations up to $20,000. The Challenge raised $47,000 which helped provide 188,000 meals. This year Gowrie Barden & Brett will match up to $25,000 hoping to raise $50,000 and provide 200,000 meals.
Each spring small armies of skilled workers descend on marinas and boat yards offering their services to eager boat owners. The workers may be master craftsmen and their rates lower compared to an employee of the yard. However, if they are injured on the job, and do not have insurance as an independent contractor, this could result in personal liability exposure for you, the yacht owner.

Another scenario that puts you in an exposed situation is when you retain crew for a regatta or for moving a boat from point A to point B. Crew includes any of the following: paying for airfare, lodging, meals, or salary for services rendered. *The Jones Act is a federal statute found at 46 United States Code 688 that was passed by the United States Congress in 1920 that allows an injured employee to sue their employer, the boat owner, for ALL the damages that the employee has suffered as a result of an injury.*

Most standard yacht policies exclude coverage for anyone acting in a PAID capacity while aboard your vessel, unless crew coverage is specifically added to your yacht policy.

There are several types of paid crew endorsements available, from a variety of carriers. For additional information on protecting you and your family from liability claims arising out of temporary labor, please contact us. Know your policy coverage before you or a paid employee has a mishap.

**Notice to Yacht Owners:**

**Crew Coverage. Are You Exposed?**

Whether you have a question about your protection or need to report a claim, our staff of professionals is ready to assist with all your insurance needs.

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**Gowrie Barden & Brett Boat and Yacht Team**

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<th>Boat/Yacht Agents</th>
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**About Gowrie, Barden & Brett**

For over thirty years the specialists at Gowrie Barden & Brett have provided the best in service and protection for clients throughout the US. GBB offers programs for Businesses, Home, Auto, Marinas and Yacht Clubs, Boats and Yachts, Life, Health, and Employee Benefits. Our OneDesign, Big Boat and Burgee Programs are endorsed by the US SAILING Association for their members.

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**Gowrie Yacht/Boat Department**

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**Have an Insurance Question? Ask Gowrie**

insurance@gowrie.com

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**Happy Holidays from our Crew to Yours!**

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**Gowrie Barden & Brett Boat and Yacht Team**

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The US SAILING endorsed Race Boat Program answers the needs of the most competitive yachtmen. Call before your next start: Rod Clingman, 800-262-8911 x 177 or rodc@gowrie.com