

SBSC

“The Members Craft Insurance BYE-LAW dated: 10/10/2024”

All Members are reminded of their personal insurance requirements as a member of SBSC

- *By becoming a Member, you are agreeing to abide by the Constitution / Rules / By-laws / Notification of Race and Sailing Instructions of the Club and that you have read and understood them and had chance to raise any questions, and that you accept these documents. In particular please note the following;*
- All Members who bring sailing craft on to the club premises are required to have minimum 3rd Party Liability insurance to a minimum of £3million. This includes dinghies, catamarans or any other type of sailing boat permitted at SBSC. It applies to seniors or juniors using their own boat.
- As set out in the Sailing Instructions the minimum insurance requirements are applicable to any organised club racing on the sea or pits. It is also a requirement for any non-racing activity.
- You should check and ensure that your chosen insurance policy specifically covers “racing”.
- If you have permission from the owner to borrow a boat then it is your responsibility to verify that YOU will have the minimum insurance requirements for your use of the boat, and that the cover will extend to racing, if you intend to race.
- All windsurfers / kite surfers / wing foilers; members are required to have the minimum 3rd party Liability to a minimum of £3million in place for use of these craft on or from the Clubs premises (Being a member of a bona-fide national association may come with 3rd party liability cover, but you must check.)
- Members with kayaks / paddle boards / canoes; are recommended to have minimum 3rd party Liability insurance to minimum of £3 million. (Being a member of a bona-fide national association may come with 3rd party liability cover, but you must check.)
- Non compliance with the above could leave a Member open to instigation of the Clubs formal Disciplinary Procedure and /or instigation of Rule 69 – Misconduct, of the Racing Rules of Sailing.

General Notes;

1. Whilst 3rd party Liability Insurance is the minimum the club requires it is strongly recommended that members take out fully comprehensive insurance policies for their craft. Accidents and breakages can happen on the water and on land. By having fully comprehensive cover you will have some peace of mind that your equipment is also covered. Most boats can get cover at quite reasonable cost. The most important element is the 3rd Party Liability cover. You must not race, sail, or bring a craft on to the Club premises without having it in place.
2. The use by Members of the Club’s boats for activity on the sea or pits is covered under the Club’s main insurance policy.
3. *The Club nor its Committee nor its Members will not be held liable for any damage or injury howsoever caused to 3rd parties by Club Members their boats craft or equipment on Club premises or on the water. SBSC is unable to advise on the suitability of any members insurance policy. Members must satisfy themselves as to adequacy and terms of cover.*