

Regatta insurance covers injury or death when the individual boat owner's insurance does not. Regatta insurance also has miscellaneous coverage for the site owner (city, state, county private). Note that regatta insurance does not cover any of the boats or equipment.

Only some homeowner's plans cover boats and most don't cover racing. The homeowner's policies that cover racing boats usually charge extra for the racing boat - which means you have to prearrange racing with your insurer. Renter's insurance and auto insurance do NOT cover the boat on the water. Boat owners and regular "operators" (including skippers that don't own the boat) NEED individual insurance. Crews do NOT need insurance.

At a time when regatta attendance is dropping, we need to protect the affordability of this sport. I am concerned when I hear about the racing insurance, yacht club memberships, racing association memberships and regatta fees, because accumulated cost discourages new racers. Racing catamarans should be a fun sport for those of us that can't afford the slip fees, monthly dues and bar tab at the yacht clubs. Racing catamarans is for those of us that want to actively race not just "sit on the rail".

Based on a 10-15 year old Hobie 16 worth \$3000-\$4000 with extra sails, trailer, equipment...

- \* US SAILING - \$200 per year (before 10% member discount) for \$300,000 racing coverage
- \* Boat US - \$125 per year for \$30,000 liability/\$1,000 medical
- \* AAA - waiting for quote

PLAIN ENGLISH EXPLANATION OF INDIVIDUAL INSURANCE  
[http://www.ussailing.org/membership/insurance/ind\\_ins.htm](http://www.ussailing.org/membership/insurance/ind_ins.htm)

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TO SIGN-UP FOR INDIVIDUAL INSURANCE

US Sailing Program  
<http://www.gowrie.com/us-sailing-programs/one-design-program.aspx>  
800-262-8911

AAA  
<http://www.aaa-calif.com/insurance/watercraft/>  
877-222-7868

Boat US  
<http://www.boatus.com/insurance/>  
800-283-2883

PS If you have insurance, please use it judiciously and don't file for small claims. Each claim filed gradually drives the cost of insurance up for everyone.