## MYC JUNIOR TRAINING: POLICY REGARDING DAMAGE TO CLUB BOATS (DRAFT)

It is inevitable in sailing that accidents will happen and boats will get damaged. This is why it is necessary to have insurance cover for your boat.

When an accident happens that results in damage to a boat owned by Malahide Yacht Club, the following will apply:

After a collision or accident has occurred, each individual sailor involved will be asked to prepare a statement describing the incident and, if possible, a sketch of the main events. Club Officers can advise about this, and can also help to explain the relevant parts of the International Regulations for Preventing Collisions at Sea. These statements and sketches will be given to the Malahide Yacht Club Committee who will make a decision on whether anyone was at fault.

The club boat will be repaired by the club. The costs of the repairs will be kept as low as possible, but the boat will have to be returned to a fit state. The costs will be divided among all those involved, taking into account:

- The decision of the Club Committee
- Previous wear and tear to the boat.

Unfortunately, repairs to boats are often expensive, and in some cases may seem more than the boat is worth. Sample costs:

Replacement Optimist mast: between €150 - €350 Replacement 420 Mast: between €200 - €800

Repairs to hulls: the cost of repairing a damaged hull has to include the materials, the hours of labour involved, and transport to a boatyard capable of doing the repairs.

- The person who hired the boat is responsible for the boat, regardless of who
  was in it at the time of the accident. Therefore once you have paid to hire a
  club boat, it should not be given to anyone else.
- Always listen to the instructions of the Instructor or Coach, and pay attention to warnings about hazards such as reefs and surf.
- Be aware of other boats when carrying out manoeuvres such as sailing rudderless or backwards.
- When racing, be fully alert at all times and do all you can to avoid collisions.
- Do not take a boat out without the owner's permission.
- Do not take a club boat out without official permission from the relevant class captain.
- Boats are designed to be sailed, do not use them as playgrounds.