

# SMARTER INSURANCE FOR ONE-DESIGN SAILORS

## US Sailing Miami Olympic Class Regatta (MOCR) January 20-29, 2012

The 2012 MOCR requires all sailors to provide proof of \$300,000 third-party liability insurance.

The One-Design Insurance Program by Gowrie Group has insurance solutions for competitors in all classes of boats at the MOCR, including the: Laser, Laser Radial, 470, 49er, Star, Elliott 6m, RS:X, Sonar, SKUD18, and the 2.4R. This insurance program is endorsed by US Sailing and members are eligible for a 10% discount. Review the 3 options below to select the insurance solution to meet your needs.

### Option 1: Annual 12-Month Policy for US residents who own their own boat

- For US residents who own and are sailing their own boat in the MOCR
- Premium varies based on where you sail your boat (Local, North America, or International); local sailors who sail and store their boat within a 100 miles of home receive a significant price discount
- **Average premium:** \$209 (for \$5,000 boat value)\*; \$396 (for \$25,000 boat value)\*\*
- **To Purchase:** Buy Online [www.gowrie.com/onedesignquote](http://www.gowrie.com/onedesignquote)

### Option 2: Event Insurance for sailors chartering a boat

- For anyone chartering a boat for the MOCR
- Policy period is limited to the regatta dates or charter dates which ever is greater
- **Average premium:** \$250 (for \$5,000 boat value)\*; \$300 (for \$25,000 boat value)\*\*
- **To Purchase:** Complete [this application](#) and fax to 860.399.3620

### Option 3: Event Insurance for Non-US Residents sailing their own boat

- For Non-US Residents sailing their own boat in the MOCR
- Policy period is limited to the regatta dates or charter dates which ever is greater
- **Average premium:** \$250 (for \$5,000 boat value)\*; \$300 (for \$25,000 boat value)\*\*
- **To Purchase:** Complete [this application](#) and fax to 860.399.3620

**The two average premiums given above for each option are based on the following examples:**

*\*Based on a \$5,000 boat value, claim free, North America usage, \$300,000 third-party liability*

*\*\*Based on a \$25,000 boat value, claim free, North America usage, \$300,000 third-party liability*

If you have any questions on which of type of insurance policy is right for you, please call or email me. I look forward to working with you.

### Sarah Davidson

Gowrie Group, One Design Program Manager

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