



**Insurance solutions for the**  
**2011 Viper North American's (September 28 – October 1, 2011)**  
*Event hosted by Sarnia Yacht Club*

Regatta Participants are eligible for either an annual 12-Month Policy or single Event Insurance

**1. Annual 12-Month Insurance Policy:**

- For US residents only who own their boat
- Policy period is for 12-months
- Price varies and is determined by the limits of insurance you would like to purchase and where you sail your boat: Locally, across North America, or Internationally
- **Average Cost = \$432** (*this assumes \$25,000 boat value, claim free status, North America usage, \$300,000 in liability*)
- **Buy Online Now** at [www.gowrie.com/onedesignquote](http://www.gowrie.com/onedesignquote)

**2. Event Insurance for this event:**

- For Charters and Non US residents in need of short term insurance
- Policy period is limited to the 'event' dates
- **Cost = \$300 (based on \$25,000 boat value and third party liability required by the NOR)**
- **To Purchase.** Download the PDF [Event Insurance application](#)

**How the One-Design Program Benefits Sailors:**

Cost is based on where you use your boat → *Sailors staying local are given a significant price break*  
Endorsed by US SAILING → *Members eligible for a 10% discount*  
Thousands of sailors in the program → *All types, from club racers to Olympic champions*  
Third party liability of \$300,000 included → *Many US regattas, marinas, and clubs require proof of this*  
Up to \$2mil in 3<sup>rd</sup> party liability available → *In today's litigious world, many sailors want and need this*  
Worldwide coverage is available → *Most insurance for small boats does not cover worldwide use*  
Racing is covered → *Many insurance policies exclude racing*  
Charter insurance options available → *Most insurance policies exclude charters*  
Claims managed by Gowrie's marine experts → *Claims paid quickly, Gowrie Group is your advocate*  
Instant online purchasing → *Buy online anytime of day with a credit card*

I look forward to working with you. Please contact me with any questions.

**Sarah Davidson**

Gowrie Group, One Design Program Manager

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