



# **POWERBOAT INSTRUCTOR MANUAL**

*October 2013 Edition*

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## ***INTRODUCTION***

US Sailing has been certifying instructors since 1984. The courses that were first conducted were to certify instructors who taught sailing in dinghies for their local sailing programs. In the years since these first Instructor Courses began, US Sailing's Training Program has expanded to serve all sectors of the boating community from yacht clubs to community programs to commercial sailing schools, as well as camping, scouting, and military programs.

The original dinghy-focused program has grown to include keelboats, multihulls, sailboards and powerboats. Today US Sailing's Training Department oversees teaching, evaluation and certification of instructors and students in many types of boats. Annually, thousands of new boaters are taught and certified by US Sailing instructors through this ever-growing network.

### **US Powerboating**

US Powerboating is organized to directly address the educational needs of powerboat owners and operators in the United States and is an affiliate of US Sailing, the national governing body for the sport of sailing. Its powerboat courses are offered through participating schools, community programs and clubs. These courses highlight on-the-water training for recreational powerboat operators, rescue boat operators, race support boat officials and instructor candidates, starting at the entry level and progressing into advanced boat handling, cruising, and applied piloting and navigation. *The Certification Series* of US Powerboating has established definitive national standards to validate knowledge and practical skills of operators of sport and cruising powerboats.

### **Background and Rationale**

US Sailing Instructors and race support people routinely operate safety and support boats in close quarters around other boats, and at times, near people in the water. The precision boat handling skill required in these activities is far greater than that commonly found among average powerboat operators. Over the years since US Sailing started its training programs, it became clear that we must teach our instructors safe handling of safety boats in addition to the instructional methods for teaching sailing. In addition to this, the need for on-the-water powerboat training for the general boating community is vital to the safety and health of the recreational marine industry.

As a result, since 1993 the Training Committee through National Faculty has worked to create a program that is national in application: flexible enough to meet the varied needs of the boating community but rigid enough in its standards to be worthy of the US Sailing imprimatur. Our programs fill the needs of both the professional boat operator as well as the recreational boater.

## ***PART I – MANUAL***

### ***Chapter 1– Course Descriptions***

There are several different courses that the Sport Powerboat Program offers. All classes can be arranged to best fit your class and students. For instance, many instructors choose to do two 8-hour days for a Safe Powerboat Handling course while others may do two 4-hour evening classroom sessions and one 8-hour on-the-water session. Still others may run a week long program in conjunction with a youth sailing program. Whatever schedule you choose, as long as you cover the required topics and standards as listed in the Certification Standards booklet the final outcomes will be the same.

Following is a list of the available courses along with their descriptions and recommended/required course lengths.

#### **Safe Powerboat Handling**

Safe Powerboat Handling is a flexible, entry-level course for both youth and adults. This two or more day course teaches people how to safely operate a powerboat or improve their on the water boathandling skills. The US Coast Guard and the National Association of State Boating Law Administrators (NASBLA) have approved this course and an increasing number of states have recognized it as meeting their requirements for a state boating safety certificate. These national and state approvals call for the course to include a total of six to eight hours of classroom sessions covering required education topics.

Recommended Total Class Time: 16+ hours

Required Classroom Time: 6-8 hours (if obtaining NASBLA and state certificates)

*Prerequisites: None*

#### **Accelerated Safe Powerboat Handling**

This course is for anyone who have taken a classroom or online boating course but needs on-the-water experience to safely operate a small boat and improve their boathandling skills. It is also for experienced boat operators who are taking one of the more advanced course offerings and need the certification as a prerequisite. Students will be expected to study the course materials at home. This course is **NOT** approved by the US Coast Guard or the National Association of State Boating Law Administrators (NASBLA) as meeting requirements for a NASBLA or state boating safety education certificate.

Recommend Total Class Time: 8-12 hours

*Prerequisites: None. A state-approved classroom or online boating course is recommended to prepare for the written exam.*

## **Safety and Rescue Boat Handling**

Safety and Rescue Boat is a one-day course designed for those who will be using powerboats to perform safety and rescue functions. It is designed for regatta personnel, marine patrols, police and fire rescue personnel, park rangers, and on-the-water sailing instructors and coaches. Topics in this course include towing, rescue of a capsized sailboat, person in the water rescues, VHF protocol and search techniques.

Recommended Total Class Time: 8 hours

*Prerequisites: Safe Powerboat Handling or Accelerated Safe Powerboat Handling Certification*

## **Mark-Set Boat Handling Certification**

This is for anyone who will be operating a race support boat for a race, regatta or event. An operator of a race support boat is expected to be able to perform safety, rescue and mark-setting operations. This course covers different race course configurations, GPS usage, techniques on setting and retrieving marks and race course signals.

Recommended Total Class Time: 4-6 hours

*Prerequisites: Safe Powerboat Handling or Accelerated Safe Powerboat Handling Certification; Safety and Rescue Boat Handling Certification*

## **Combination Courses**

There are several options to combine courses for students who wish to obtain more than one certification at once. The Accelerated Safe Powerboat Handling course can be combined with either the Safety and Rescue Boat Handling course or the Safety, Rescue and Mark-Set Boat Handling course, and the Safety and Rescue Boat Handling course can be combined with the Mark-Set Boat Handling course which becomes the Safety, Rescue and Mark-Set Boat Handling course.

### **Accelerated Safe Powerboat Handling PLUS Safety and Rescue Boat Handling**

Recommended Total Class Time: 16-18 hours

*Prerequisite: Prior boathandling experience on powerboats. A state-approved classroom or online boating course is suggested to prepare for the written exam.*

### **Accelerated Safe Powerboat Handling PLUS Safety, Rescue and Mark-Set Boat Handling**

Recommended Total Class Time: 18-20 hours

*Prerequisite: Prior boathandling experience on powerboats. A state-approved classroom or online boating course is suggested to prepare for the written exam.*

### **Safety, Rescue and Mark-Set Boat Handling**

Recommended Total Class Time: 10-12

*Prerequisite: Safe Powerboat Handling or Accelerated Safe Powerboat Handling Certification*

## ***Chapter 2 – Organizing a Course***

### **Evaluating a Facility**

In order to properly conduct a powerboat course, the facility at which you teach must have the appropriate boats and equipment, waterfront access and classroom space. Before accepting an offer to run a course at a location you are not familiar with, make sure the potential host facility has what you need. Here is a list of important factors to consider:

#### Boats

- Ideally no more than 3 students to one boat plus one separate boat for the instructor.
- Boats should be between 13-26 feet in length and fully operational.
- Wheel-steering boats are generally preferred, but tiller-steering is also an option; a mix of both is optimal.
- Fiberglass boats and RIBs are preferred for their ability to readily meet all performance standards for courses in a variety of conditions. If soft bottom inflatables are used, a fiberglass or RIB will be needed for any of the backing maneuvers.

#### Boat Equipment

- All federal and state required items
- Boat hook
- Anchor and rode (may serve as a towline)
- VHF radio
- Docklines
- Towline and bridle

#### Classroom Facility

- Adequate space, seating and tables for all students
- White board or chalk board with markers/chalk and an eraser
- If possible, a projector or TV to view powerboat videos and animations
- Distraction free

#### Dockside Facility

- Dock or slip available for dockside demos, docking practice and tethered practice. Rubber docking and other alternatives may be used if necessary.

#### Ramp or Hoist

- Convenient for reviewing launching and retrieving techniques. Can be worked around if not available.

#### Access to Open Water

- Close proximity to open water for high speed maneuvers.

#### Buoys and Anchors

- Adequate number of usable floating buoys and appropriate ground tackle to set the water drill courses (4-5 is usually appropriate).

Further communication with the host facility will be necessary as the course date nears. Be sure to confirm all requirements and the status of the training boats at least 2-3 weeks before the start date.

### **Scheduling**

All powerboat course offerings can be scheduled to fit the needs of your students. Again, as long as the standards and any required time lengths are being met, you can structure the classes to meet your needs. Make sure that your course does not conflict with any major events that will make it difficult for the facility

to properly accommodate you. A course should be scheduled several weeks in advance to publicize it and give people the opportunity to plan ahead and block the date. You will also need time to get course materials to them before the class starts.

### **Promotion and Marketing**

Once you confirm the dates and times of the course, you will want to post it on the US Powerboating website [www.uspowerboating.com](http://www.uspowerboating.com). Even if the course is not open to the public, you still need to post it. It should be listed as full so that no one misunderstands and attempts to register for it.

In addition to posting the course online, make sure to properly advertise it to your target audience. Emails, fliers, social networks and word of mouth are all great ways to get people interested in upcoming classes.

### **Communicating with Students Prior to the Course**

It is vital that instructors be in contact with their students prior to the start of any powerboat course. There is a LOT of information to get through in every course so the more prepared your students arrive on the first day, the more they will be able to get out of the learning experience.

- All textbooks, pamphlets and review question should be mailed to the student at least 2-3 weeks prior to the course.
- Welcome/Introduction letters should be included in the material packet that explain what kind of preparation is expected, the schedule of the classes, what clothing and materials they should bring, and who to contact if they have any questions.
- If possible, send a reminder email a week before the start date to remind the students of the class times and locations as well as encourage them again to work on the review questions and read the textbook(s).

### **Ordering and Distributing Materials**

Materials are ordered through the Publications Department of US Sailing. All materials for any powerboat course must be ordered by a certified Powerboat Instructor or a Powerboat Training Center or powerboat facility. Generally, the materials will include a textbook, a set of review questions, certification stickers, and for the entry courses a certification standards booklet and a logbook. Safe Powerboat Handling materials will also include a NASBLA course completion card (this card cannot be issued to Accelerated Safe Powerboat Handling students).

With regard to material distribution, prior to the course students should receive the textbook(s), review questions, the standards booklet and any informational pamphlets; instructors hold onto the logbooks, certification stickers, and NASBLA cards (for Safe Powerboat Handling courses) and bring them to class. If you are handling your student registrations, you are responsible for making sure that all of your students have received their materials at least 2-3 weeks before the class starts. You will need to separate the order shipment from US Sailing into individual student packages and mail them out or deliver them.

If you are working with a host facility that is handling their own registrations, you may ask US Sailing to split the materials order. At your request, US Sailing can send the materials that the students should receive (textbook, review questions, and standards booklet) to the contact at the host facility and the materials that the instructor should receive (logbooks and certification stickers) to you. You will need to follow up with your contact at the host facility to make sure that he/she has received the package and that the materials have been sent out to the students in a timely fashion.

## **Receiving Payment**

There are many payment options for a freelance Powerboat Instructor - it will all come down to how you have structured your agreement with the host facility. Some instructors opt to be hired directly by the host facility and charge them a flat rate for his/her teaching services. The host facility then takes care of all the student registrations, pays for the materials order and distributes everything to the students. Other instructors have the students register and pay directly through them. The instructor then pays for the materials order and handles the distribution.

Powerboat Training Centers, powerboat facilities, and freelance instructors have control over what is charged for teaching services. Some decide on a per student rate and others have a set fee that they charge for each course regardless of the number of students. Oftentimes it is helpful to look at other similar courses being offered in the area and base your rate on the industry standard.

Whatever payment method you employ, always be sure to follow whatever legal guidelines apply for reporting income.

## Chapter 3 - Running the Course

### Recommended Topic Times

#### Safe Powerboat Handling Required Components and Recommended Time Allocation

##### Required - Classroom / Dockside

PFD	15
Engine Systems	20
Required/Recommended safety Equipment	20
Knots	30
Aids to Navigation	20
Anchoring	15
Weather	20
How Boats Work (types and characteristics)	30
Medical Emergencies (hypothermia, heat exhaustion, etc.)	10
Boat Emergencies (fire, running aground, capsizing, etc.)	20
Marine Environment (laws, waste, toxic substance)	5
State Specific laws and regulations	30
Class Intro / Daily morning briefing	30
Exam (suggested time)	60
Lunch (suggested time)	120
Break	60

##### Required - On the Water

Leaving a dock/Returning to a dock	30
Slow Speed - Min Control Speed	25
Slow Speed - Pivot Turn	25
Slow Speed - Avoidance	15
Slow Speed - Holding Position	20
Person in the Water Rescue	30
High Speed - Steering a Range	20
High Speed - Constant Bearing, Decreasing Distance	20
High Speed - Turns	20
High Speed - Stop	20
Towing - tow and be towed astern	20

**Time** **12.5**

**Total Time (Required Components + Recommend)** **15.2**

##### Recommended - Classroom / Dockside

Site Survey	30
Dockside Intro (proper boarding/engine operation)	20
Dockside Demos (fuel systems, steering quadrant, etc.)	20
Review question discussion	20

##### Recommended - On the Water

Follow the Leader	10
Slow Speed - slalom / reverse slalom	20
Towing - along side	20
Anchoring	20

**2.7**

## Safety and Rescue Boat Handling

### Required Components and Recommended Time Allocation

#### Required - Classroom

Capsize Information	20
Safety and Rescue Equipment and Procedures	15
Towing Information (bridles, types of tows, maneuvering)	10
VHF Radio Operation and controls	20
Tides and Current	15
Navigation - plot position w/bearing; determine position w/GPS;	30
Bearing drift	5
Ranges	5
Knots	10
Conducting a Search	10
Exam (suggested time)	60
Lunch (suggested time)	60
Breaks (suggested time)	30

#### Recommended - Classroom

Review Question discussion	30
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#### Required - On the Water

Steering a range - inbound/outbound	20
Towing (side, astern)	20
Capsize Rescue (mast tip, centerboard push)	60
Steering a compass course	20
Intercept & maintain position to a moving vessel	20
Take bearings to plot position	15
Williamson Turn	20

#### Recommended - On the Water

Towing astern w/pivot point and docking	20
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<b>Time</b>	<b>7.75</b>	<b>1</b>
<b>Total Time (Required Components + Recommended)</b>	<b>8.58</b>	

## Mark-set Boat Handling

### Required Components and Recommended Time Allocation

#### Required - Classroom / Dockside

Race Courses	5
Mark-set Boat Responsibilities	10
Marks and Ground Tackle	10
GPS	30
Safety Boat Roles	15
Mark-set Boat Gear	15
Communication	10

#### Recommended - Classroom / Dockside

Wrapped Prop	10
Malfunctioning Gear (VHF, GPS, etc.) - What to do	10

#### Required - On the Water

Set and Retrieve a Mark	25
Set a Starting Line	20
Set a Gate	20
Set a Gybe Mark	20
Perform a Mock Change of Course	15
Relay Wind Readings - Continuous throughout water session	**

#### Recommended - On the Water

Perform a Mock Missing Mark	20
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<b>Time</b>	<b>3.25</b>		<b>0.7</b>
<b>Total Time (Required Components + Recommend)</b>	<b>3.92</b>		

**Equipment Preparation**

As the instructor responsible for all aspects of the program it is important that all equipment to be used for the course is fully operational. Lifejackets, lines, batteries, fuel, anchors, and ground tackle are only some of the concerns to address well in advance of the beginning of the course. Ensuring necessary equipment is operational will set a good example and allow you to involve the students in readying the equipment for the lessons of the day as much as possible. Regardless of ownership of the equipment, you are responsible for providing the best possible learning experience to your students.

**Suggested Class Outlines and Water Drills**

There are a plethora of instructor resources including PowerPoint presentations, sample course syllabi, lesson plans, and optional activities for both the land and water are available to you at US Powerboating’s website ([www.uspowerboating.com](http://www.uspowerboating.com)) in the powerboat instructor resource section.

**Testing, Logbooks, and Certification Stickers**

All course test booklets are re-usable and are ordered from US Powerboating. If you are teaching the course as a freelance Powerboat Instructor, you will need to make sure you have the correct number of test booklets to administer the exams. If you are teaching for a Powerboat Training Center or a facility that regularly hosts powerboat courses, they are responsible for having a set of test booklets. Either way, make sure to confirm that there are enough booklets well in advance of the course.

Student answer sheets are printed on the last page of the Start Powerboating Right! Textbook or included as loose leaf items in the Safety and Rescue or Mark-set Certification packages you receive from US Powerboating. Each student will need to use an original answer sheet from his/her textbook. The students will need to be guided to correctly fill in all fields of the answer sheet. Below is an example of a properly completed answer sheet.

**Answer Sheet**

Course Name (check box):  Safe Powerboat Handling     Accelerated Safe Powerboat Handling     Basic Powerboat Cruising

Course Facility Name CHICAGO YACHT CLUB    City CHICAGO    State IL    Today's Date 5/16/12

Student's Name JOHN SMITH

Address 123 LAKE SHORE DRIVE    City CHICAGO    State IL    Zip 60601

Phone (Primary) (123) 456-7890    E-mail SMITH@SMITH.COM     Male     Female    Date of Birth 09 / 10 / 1979

Instructor LYNN M. LYNCH    Instructor No. 123456A

State-specific test (if taken during course) - insert 2-letter state abbreviation N/A

1. <input checked="" type="radio"/> a <input type="radio"/> b <input type="radio"/> c <input type="radio"/> d	18. a <input type="radio"/> b <input checked="" type="radio"/> c <input type="radio"/> d	35. a <input checked="" type="radio"/> b <input type="radio"/> c <input type="radio"/> d	52. a <input type="radio"/> b <input type="radio"/> c <input type="radio"/> d	69. a <input type="radio"/> b <input type="radio"/> c <input type="radio"/> d
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MARKING INSTRUCTIONS  
 1. Please print clearly and legibly.  
 2. Use a No. 2 pencil or a blue or black ink pen only.  
 3. Fill in the response completely.  
 4. Make no stray marks on this form.

(3)  
94%

45621  
STICKER #

Please complete BOTH sides of this form (including Survey on back side of this form)

I hereby certify that this individual was not assisted in anyway or given any answer by any other person in order to complete this test.

SAFE POWERBOAT HANDLING  
Name of test here

John Smith  
Instructor's Signature

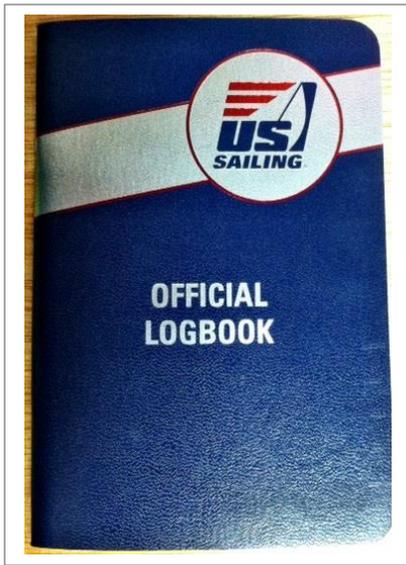
US POWERBOATING/US SAILING  
P.O. Box 1260  
Portsmouth, RI 02871-0907

Don't forget to include the sticker number!

Remember – this line is signed by the instructor

The US Sailing/US Powerboating Official Logbook (blue books) should be completed by the student. This includes page three as well as all fields of the certification(s) section with the exception of the instructor signature. To help this process go smoothly and efficiently, before administering the written test(s), write the information for the logbook fields that need to be completed on the whiteboard. After the student has completed and turned in their answer sheets, instruct them to fill out the logbook. When you call them back up after grading their answer sheet, they can bring the completed logbook to you for you to sign and affix the appropriate certification sticker(s).

After the student has completed all the certification requirements including a passing score on the written exam, issue a US Powerboating sticker **and record each student's sticker number on their corresponding test answer sheet.**



**Certifications**

NAME OF ORGANIZATION Chicago Yacht Club  
 ADDRESS 300 W. Belmont Chicago  
 TEL 606.57 PHONE 312.561.7777  
 COURSE/BOAT Safe Powerboat Handling 20' Skumack, 17' RIB  
 LOCATION Belmont Harbor DATES 4/24-4/25/10  
 TOTAL HOURS 8 WIND/WEATHER CONDITIONS 0-12 knots;  
 0-4 ft seas

INSTRUCTOR'S COMMENTS

INSTRUCTOR'S NAME LYNN M. WALLS  
 INSTRUCTOR SIGNATURE [Signature]  
 DATE 4/29/10 TEST NO. 244201F

NAME OF ORGANIZATION Chicago Yacht Club  
 ADDRESS Skumack PHONE  
 COURSE NAME Safety Review - Skumack 20' Skumack, 17' RIB  
 LOCATION Belmont Harbor DATES 4/24-4/25/10  
 TOTAL HOURS 8 WIND/WEATHER CONDITIONS 0-12 knots;  
 0-4 ft seas

INSTRUCTOR'S COMMENTS

INSTRUCTOR'S NAME LYNN M. WALLS  
 INSTRUCTOR SIGNATURE [Signature]  
 DATE 4/29/10 TEST NO. 244201F

**NASBLA/State Approved Safe Powerboat Handling Course**

When you teach a NASBLA and state approved Safe Powerboat Handling course, the students should receive the NASBLA course completion card filled out on both sides in addition to the US Powerboating certification sticker. The procedures and fees for state boating safety certificates vary by state, but generally required student information has to be submitted to the state office in a required format. More information on state-specific requirements is available to instructors at US Powerboating's website ([www.uspowerboating.com](http://www.uspowerboating.com)) in the powerboat instructor resource section.

**COURSE COMPLETION CARD**

 has successfully completed a Safe Powerboat Handling Course at \_\_\_\_\_

 \_\_\_\_\_

 Date \_\_\_\_\_ Instructor \_\_\_\_\_

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\_\_\_\_\_ Name \_\_\_\_\_

\_\_\_\_\_ Date of Birth \_\_\_\_\_ Gender:  M  F

\_\_\_\_\_ Certification # \_\_\_\_\_

Completed State \_\_\_\_\_ specific information / test  
enter 2-letter state identifier

\_\_\_\_\_ Instructor Signature \_\_\_\_\_

## **Student Survey**

US Sailing has included a survey on the reverse side of the student answer sheet. Course evaluations, instructor evaluations, as well as equipment and facility evaluations can provide valuable insight into improving your future courses. Students may be more comfortable leaving their comments on paper than voicing their concerns to you directly. While the US Sailing survey is required you may supplement with site specific surveys of your choice.

## ***Chapter 4 - Course Paperwork Submission***

### **What to Send to US Sailing after the Course is Completed**

Your attention to this paperwork is absolutely critical to fulfill your obligations to US Sailing/US Powerboating, and to maintain proper course records for insurance purposes.

The only form that is required to be sent back to US Sailing is the original completed answer sheet found in the back of the textbooks. It is imperative that the information on this form is complete and legible. Please have your students print clearly and legibly.

If the Safe Powerboat Handling Course will be conducted to meet state requirements for students to receive a state boating safety certificate, please refer to [www.uspowerboating.com](http://www.uspowerboating.com) for required state-specific information. It is strongly recommended that all answer sheets be copied for your records before mailing the originals to US Sailing.

## ***Chapter 5 - National Association of State Boating Law Administrators (NASBLA) and State Approved Courses***

Only the Safe Powerboat Handling course has been approved by the U.S. Coast Guard, the National Association of State Boating Law Administrators (NASBLA), and a number of states. NASBLA sets the national standards for boating education courses recognized by all 50 states. NASBLA approval requires 6 to 8 hours on topics covering boat registration and capacities, required equipment, trip planning and preparation, navigation rules and aids, marine environment regulations, safe boat operation, emergency preparedness, and other water activities. Approval of the Safe Powerboat Handling Course requires that these topics be presented in the classroom and whenever possible on the boat or on the water.

Students who successfully complete a Safe Powerboat Handling Course that complies with NASBLA and state requirements for an approved NASBLA course in that state will receive a NASBLA Course Completion Card in addition to US Powerboating's certification sticker. For more information, go to [www.nasbla.org](http://www.nasbla.org).

**State Course Approval** -- States approve boating education courses that meet NASBLA and state-specific standards, and an increasing number of states have mandatory boating education requirements for operators, depending on age, type and size of boat. Many states issue a state boating safety certificate to people who have successfully completed a state-approved course, which must be carried and available for inspection if stopped by a law enforcement officer. The Safe Powerboat Handling Course has been accepted by a number of states, and US Sailing is in the process of seeking state acceptance in all states where there are Powerboat Instructors.

The Safe Powerboat Handling Course must include the required NASBLA topics and state-specific module for issuance of a state boating certificate. While some states may recognize the Safe Powerboat Handling Certification Sticker and/or the NASBLA Course Completion Card in place of the state boating certificate, many are requiring their state certificates be used. Each state has different procedures for processing these certificates. For a current list of states that accept the course and information about procedures, go to [www.uspowerboating.com](http://www.uspowerboating.com) or contact [Powerboat@ussailing.org](mailto:Powerboat@ussailing.org).

## ***Chapter 6 - Insurance for Certified Powerboat Instructors***

US Sailing extends its commercial insurance (general liability, marine liability and umbrella) to protect certified instructors (CI). The insurance includes defense coverage (if the CI is named personally) in a lawsuit for bodily injury or property damage caused by instructional activities. The policies provided by Gowrie Group include a \$1,000,000 limit per occurrence and a \$9,000,000 umbrella limit if the CI is found legally liable for the damages. In some cases the insurance is primary and in some cases it is excess, as seen in the following examples:

The CI is gainfully employed by a sailing school or yacht club. The primary liability coverage is provided by the employer. The US Sailing coverage is excess over any other valid and collectible insurance coverage.

The CI volunteers or is paid to help run a US Sailing event. US Sailing liability insurance is primary.

The CI is a sole proprietor or establishes a corporation or LLC and begins his own sailing school. US Sailing liability insurance does not apply. The CI must purchase his own insurance for the sailing school.

The CI is not an employee but volunteers to help a community sailing center or yacht club run an instructional clinic. The yacht club or sailing center provides the primary insurance coverage, and US Sailing insurance is excess.

The US Sailing policy, like all insurance, does have exclusions. Automobile liability is not included. Injuries to the CI are not included unless the CI is employed by US Sailing. If the CI is an employee of a sailing school or yacht club, the worker's compensation coverage for the employer will respond to the CI injuries sustained on the job.

If the CI is employed by or volunteers for a yacht club or sailing school insured in THE BURGEE PROGRAM (endorsed by US Sailing and managed by Gowrie Group) chances are the insurance for the employer of the CI will adequately protect the CI. If the CI is named personally in any lawsuit for bodily injury or property damage to a third party, please notify the Training Director at US Sailing immediately and contact Gowrie Group at 800-262-8911 or [www.gowrie.com](http://www.gowrie.com).

In order to take advantage of this coverage, instructors must have successfully completed their instructor course, be current adult or family US Sailing member (one instructor per family membership) and have current CPR and First Aid certifications as approved by the US Coast Guard.

*US Sailing Insurance Information Revised June 16, 2011*