



Best Practices for Dock and Children Safety

By The Burgee Program and Steve Prime, Gowrie Group EVP

All yacht club officers and members want to ensure the safety of their smallest guests – children. This concern extends beyond participants of junior sailing programs and includes all young people, from the youngest toddlers up through young adults.

Over the years, the insurance and safety experts at Gowrie Group who manage The Burgee Program have worked with yacht clubs across the country to put in place a variety of effective dock and child safety programs. In most cases, the solutions are relatively simple and inexpensive to implement. These best practices help to prevent the tragic accidents that we all want to make sure never happen at our yacht clubs. Below is a high-level list of some of the best practices we have seen clubs adopt.

Best Practices for Dock and Children Safety*

- Require all children under age 10 to wear life jackets at all times on the docks.
- Require all children under age 18, who do not swim, to wear life jackets on the docks.
- Do not allow running or roughhousing on the docks.
- Post signage at the entrance to each dock of the above requirements.
- Include the life jacket rules in the published club year book and new members guide.
- Have “loaner” life jackets available for children who do not have one or forget theirs.
- Require all children under age 12 to be supervised by a parent or guardian while on club property.
- Install safety railings that meet state codes along all bulkheads (typical requirements are no spaces between balusters of greater than 4” apart).
- Place throw rings near each dock entrance and at regular intervals along main docks or bulkheads.
- Install child proof gates at the entrance to each main dock.
- Train all club employees to be vigilant when walking the property and docks.

**Of course, this list is by no means exhaustive, and should be considered a starting point. Each club should set and publish its own safety rules and procedures that are specific to their needs and club characteristics.*

In addition to these practices, The Burgee Program provides all yacht clubs in the program with a comprehensive **Yacht Club Safety Manual** and a **Junior Sailing Safety Program**. To give you a sample of the level of detail, expert advice, and practical forms that are included in our yacht club safety materials, we invite you to download these complimentary excerpts from our website:

- [Yacht Club Safety Manual \(excerpt\)](#)
- [Junior Sailing Safety Program \(excerpt\)](#)

The Burgee Program is the only comprehensive insurance program developed to meet the unique needs of yacht clubs and sailing organizations. Join the more than 50% of yacht clubs in the US that have already chosen The Burgee Program so they can confidently run regattas, borrow boats, teach sailing, hold social events, weather storms - and keep their club, board members, flag officers, volunteers and employees well-protected. The program is managed by the marine insurance experts at Gowrie Group, underwritten by Chubb Group, and endorsed by US SAILING.

To learn more. Visit www.burgeeprogram.com, call 800.262.8911, email burgee@gowrie.com, or have your insurance broker inquire about the program for you.

