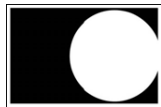


# Introducing: Race Management Errors and Omissions Protection with Employment Practices Liability and Directors and Officers Protection



## Forefront Portfolio™ For Not-for-Profit Yacht Clubs

### What if...

... someone sues you, disputing the outcome of a race? Or a prospective club member alleges membership discrimination? Even with a skilled and experienced team at the helm, yacht clubs are not immune to loss from lawsuits brought by members, donors, creditors, employees, suppliers, volunteers or vendors. To help protect your club's directors and officers from liabilities they assume in the course of managing the club, **Gowrie, Barden & Brett** working with **Chubb & Son, a division of Federal Insurance Company** to offer an insurance program designed specifically for yacht clubs. The program is nationally endorsed by **US SAILING**.

### What our program offers you

Chubb's **ForeFront Portfolio™ for Not-for-Profit Organizations** is designed to help yacht clubs and other not-for-profit organizations handle the most complex threats of litigation, as well as fraud, extortion, and other crimes. With five optional coverage sections listed below, you can choose how you want to prioritize and manage your insurance program:

- ☞ Directors & Officers (D&O) and Entity Liability
- ☞ Employment Practices Liability (EPL)
- ☞ Fiduciary Liability
- ☞ Crime
- ☞ Kidnap/Ransom and Extortion

### Coverage tailored for yacht clubs

- ☞ Definition of wrongful act to include activities related to race administration, sailing instruction and judging of sailboat races
- ☞ Coverage for punitive damages (where insurable by law)
- ☞ 100% of defense costs covered if the claim includes covered and uncovered matters
- ☞ Outside directorship liability included, which covers directors sitting on outside boards for not-for-profit entities at the request of the club
- ☞ Coverage for harassment and discrimination claims brought against your club by third parties, such as customers and vendors
- ☞ Automatic coverage for acquisitions less than 25% of the yacht club's total asset size.

### Plus loss prevention tips for employment-related matters

To help organizations be prepared if ever faced with an employment-related complaint, **Chubb's Employment Practices Loss Prevention program** offers access to state-of-the-art employment practices and services, including:

- ☞ A toll-free hot line that puts customers in direct contact with the nationally known law firm of Jackson, Lewis, Schnitzler & Krupman
- ☞ ChubbWorks™, a dynamic web-site filled with model employment practices policies, procedures and forms, checklists and web-based "best practices" training modules on various topics including anti-sexual harassment training. Chubb EPL customers can self-register using their policy number at [www.chubbworks.com](http://www.chubbworks.com).
- ☞ Up to 10% in EPL premium reimbursement credit for pre-approved loss prevention expenses

### Why choose Gowrie and Chubb?

For decades Gowrie Barden and Brett and Chubb have earned the trust of discerning organizations and the people who run them by consistently providing innovative specialty insurance solutions, unparalleled underwriting expertise and a long tradition of fair and prompt claim handling.



**For more information on this new coverage, contact your agent:**

## **GOWRIE, BARDEN & BRETT**

70 Essex Road  
Westbrook, CT 06498  
Phone: 860-399-5945 or 800-262-8911  
Fax: 860-399-3615

Endorsed By



For More Information Email: [ussailing@gowrie.com](mailto:ussailing@gowrie.com)