Racing Rules of Sailing

Rules K21 and L30

A submission from the Royal Yachting Association

Proposal

K21 INSURANCE
Each participating boat shall be insured with valid third-party liability insurance with a minimum cover of _____ per event incident or the equivalent.

L30 INSURANCE
Each participating boat shall be insured with valid third-party liability insurance with a minimum cover of _____ per event incident or the equivalent.

Current Position

As above.

Reason

The words 'per event' are ambiguous. In the RRS an 'event' is a regatta but insurers often describe one incident or claim as an event. The insurance cover should require that the minimum cover is maintained throughout the whole event as expressed in the notice of race, so that the full cover remains in force after the boat has been involved in an incident that may lead to an insurance claim. The word 'incident' has the same meaning in insurance terms as in the RRS.