Situation
The finishing line is between two marks. Boats are finishing downwind.

Question
Does rule 18.4 apply to an inside overlapped right-of-way boat approaching the finishing line?

Answer
Yes.
Rule 18.4 will apply provided that the inside overlapped right-of-way boat must gybe to sail her proper course. A finishing line is not a gate; a string representing the boat's track, when drawn taut, is not required to pass between the marks of a finishing line. See definition Finish and rule 28.2(c).