

2016 GulfStreamer
May 27, 2016
Halifax River Yacht Club
Daytona Beach, FL
Notice of Race



1 RULES

- 1.1** The rules governing the 2016 GulfStreamer will be: The Racing Rules of Sailing 2013-2016 (RRS), the 2016 GulfStreamer Sailing Instructions (SI), the 2016 GulfStreamer Notice of Race (NOR), the 2016-2017 ISAF Regulations (ISAF), the First Coast Sailing Association PHRF Ratings Policies and Rules (see www.sailjax.com) and any special instructions issued by the HRYC Race Committee. From sunrise to sunset, the International Regulations for Preventing Collisions at Sea will be in effect, see GulfStreamer 2016 Sailing Instructions for detail.
- 1.2** Any changes to the Notice of Race and/or Sailing Instructions will be posted at HRYC on the official notice board and will also be available at www.hryc.com.

2 ADVERTISING

Advertising shall be restricted in accordance with ISAF Regulations.

3 ELIGIBILITY AND ENTRY

- 3.1** The GulfStreamer is open to all single or multi-hulled sailing vessels, with a minimum of 30 feet LOD, having inboard or outboard auxiliary power, manned by an eligible captain and crew, and meeting all safety requirements of Section 15 of the Sailing Instructions. The Race Committee may consider the qualification of a yacht by virtue of its offshore history and/or survey.
- 3.2** The GulfStreamer Sprint Race is open to all yachts with a LOD of 16 ft or more.
- 3.3** Eligible yachts may enter by completing the entrance form and sending it, together with the required fee, no later than May 10, 2016 to:
- Halifax River Yacht Club
Attn: GulfStreamer Race Committee
331 S. Beach Street
Daytona Beach, FL 32114-5089

4 FEES

Required fees are as follows:

GulfStreamer \$275.00 received on or before April 15, 2016 (includes Sprint)

GulfStreamer \$350.00 received after April 15, 2016 (includes Sprint)

GulfStreamer entry deadline: May 10, 2016

GulfStreamer Sprint \$85.00 – entry deadline May 10, 2016 for Sprint-only entries.

5 SCHEDULE

- 5.1** Registration, check in and opening party:
Registration and check in: Thursday, 5/26 from 1200 to 1600. **FINALIZED CREW LIST DUE AT REGISTRATION**
GulfStreamer Rum Party, Thursday, 5/26 at 1600
GulfStreamer Buffet Dinner, Thursday, 5/26 at 1900
- 5.2** Skippers Meeting and Weather Briefing, Friday 5/27 at 0830. Breakfast served.
- 5.3** 2016 GulfStreamer Race Warning signal, Friday 5/27 at 1355
- 5.4** Bloody Mary Welcome Party(CORA) – Charleston YC, Flag Room, Sunday 5/29 at 1200
- 5.5** Awards Banquet, Charleston YC, Sunday 5/29 at 1900

6 MEASUREMENTS

Each entrant shall receive an FCSA PHRF Valid Rating Certificate. (Fee included with entry). Boats with CORA valid certificates are asked to furnish a copy with their entry.

7 SAILING INSTRUCTIONS

The sailing instructions will be e-mailed to the entrant with their FCSA Valid Rating, posted on the official notice board located at the Halifax River Yacht Club in Daytona Beach, and will also be available at www.hryc.com.

8 THE COURSE

- 8.1** The 2016 GulfStreamer will consist of a common start for two consecutive races. The first leg will be a sprint race. It will start at the start line near Ponce Inlet and finish at the Daytona Beach Pier, a distance of 10.6 miles. The second leg will be an ocean race. It will start at the same start line, round the committee boat approximately ½ mile east of the Daytona Beach Pier keeping the committee boat to starboard and then finish at the "C" buoy of the Charleston Harbor entrance channel, a distance of 226 miles.
- 8.2** The GulfStreamer Sprint will start at the start line near Ponce Inlet and finish between the committee boat approximately ½ mile east of the Daytona Beach Pier and the pier, a distance of 10.6 miles.

9 SCORING

- 9.1** All yachts shall be scored using their FCSA Valid Rating and corrected *time on distance*.
- 9.2** The Race Committee reserves the right to reclassify any yacht at its discretion

10 PENALTY SYSTEM

The Scoring Penalty, RRS 44.3 will apply. The penalty shall be one (1) percent of a yacht's elapsed time added to her corrected time. This changes Rule RRS 44.3 (c). A yacht taking a scoring penalty shall report it to the Race Committee within the protest time limit.

11 SAFETY REGULATIONS

All yachts shall comply with all ISAF Category 2 requirements. The only exceptions will be:

1. A dingy, inflatable or rigid, carried on deck or in davits ready for immediate deployment may be substituted for a life raft.
2. Life rafts are not required to have a canopy or an insulated floor.
3. All classes racing the Local Sprint Race shall comply with all ISAF Category 3 requirements.

- 11.1** All competing yachts shall carry hard copies of the appropriate NOAA charts covering the racecourse.
- 11.2** All yachts shall carry all the necessary safety equipment required by law, regulation, or class rules. This includes A) a 25 watt minimum VHF radio with a manufacturers recommended antenna (masthead recommended) capable of channels 9, 12, 16, 22A, 68, 69, 70, 71, 72, 78; B) a GPS device capable of displaying real time latitude and longitude location data.
- 11.3** **Self-steering** - Cruising Class yachts may be sailed with assistance of self-steering gear, electric or wind (modifies RRS 52).

12 SUPPORT YACHTS

All support yachts shall stay outside areas where yachts are racing from the time of the preparatory signal for the first class to start until all yachts have started the race; the Race Committee signals a postponement, general recall or abandonment.

13 RADIO COMMUNICATION

A boat shall neither send nor receive any radio, mobile phone or WIFI network transmissions or use any other device, technology or other aid which is not available to all boats.

14 AWARDS

14.1 Trophies will be given as follows:

- GulfStreamer 1st overall (corrected time)
- GulfStreamer 1st, 2nd, and 3rd in all classes with 5 or more yachts competing
- Sprint 1st overall (corrected time)
- Sprint 1st, 2nd, and 3rd in all classes with 5 or more yachts competing
- GulfStreamer 1st, with female crew
- GulfStreamer 1st, most children aboard
- GulfStreamer largest fish caught (picture required)
- GulfStreamer Perseverance
- GulfStreamer Corinthian
- GulfStreamer Club Trophy (minimum requirement 3 yachts from club)

14.2 The awards banquet will be held at Charleston Yacht Club on Sunday, May 29, 2016, at 1900. Dress is casual. Reservations are necessary. The awards banquet will be preceded by a cocktail hour.

15 INSURANCE

Each participating yacht shall be insured with valid third-party liability insurance with a minimum cover of \$250,000.00.

16 DISCLAIMER OF LIABILITY

The Race Committee will be in charge of all scheduled races. The Race Committee Chairman or his designate will have final decision over management issues of the race, including, but not limited to whether a yacht will be allowed to compete, penalties (except protest – which will be over-seen by the Protest Committee), scoring, eligibility of yachts to race and time limits.

Competitors participate in the regatta entirely at their own risk. **See RRS 4, “Decision to Race”**. The organizing authority will not accept any liability for material damage or personal injury or death sustained in conjunction with or prior to, during, or after the regatta.

Despite the schedule to race and despite the Race Committee’s decision to race, it is **ALWAYS** the skipper’s decision whether he, his vessel and/or his crew should participate in any race. The responsibility of the decision to race and any and all consequences lies **SOLELY** with the skipper, captain or owner/operator of the vessel.

YOU ARE RESPONSIBLE FOR THE SAFETY, HEALTH AND WELFARE OF YOUR VESSEL AND ANYONE ABOARD! YOU ARE FURTHER RESPONSIBLE FOR ACTIONS TAKEN BY YOUR CREW AND DAMAGE TO, OR CAUSED BY, YOUR VESSEL. THIS SHOULD ALWAYS GUIDE YOUR DECISION TO RACE AND YOUR ACTIONS WHILE RACING. The Race Committee accepts **NO** responsibility for your decision to race and the consequences that accompany it.

17 FURTHER INFORMATION

For further information please contact:

Halifax River Yacht Club
Attn: GulfStreamer Race Committee
331 S. Beach Street
Daytona Beach, FL 32114-5089
www.hryc.com



HALIFAX RIVER YACHT CLUB

2016 GulfStreamer

May 27, 2016



OWNER INFORMATION:

Name: _____ Phone: _____
 Street Address: _____ Fax: _____
 City: _____ State: _____ Zip: _____ Email: _____
 Club Affiliation: _____ Boat Name: _____

SAILBOAT INFORMATION:

Boat Type: _____ Boat Designer: _____ Boat Builder: _____
 Model Year: _____ HID: _____ Documentation No.: _____
 State Registration No.: _____ Sail No.: _____

Please check class you will be racing in: Spinnaker Non-Spinnaker Cruising

Please indicate if you are racing in the Sprint Race **ONLY** ()

Please enter my yacht described above, in the **2016 GULFSTREAMER and SPRINT RACES**: In consideration of your accepting my entry, I warrant that my yacht shall be outfitted and equipped in accordance with race conditions, that she shall have all required equipment aboard, that she shall be seaworthy in hull, rig, and gear, and that she shall be competently manned. By entering this race and starting this race the skipper of the entry agrees to comply with all condition of the race and decisions of the Race Committee, and does for himself, his personal representatives, heirs, and assigns, waive any and all claims as may accrue to him or them against the Halifax River Yacht Club, its officers, directors, members, employees and agents, arising out of the participation of my yacht in these races. I acknowledge and agree that neither Halifax River Yacht Club nor its officers, directors, members, employees and agents, assumes or accepts any liability in response for property damage to any boat or personal injury to a skipper, crew, or friends suffered while participating in any of these races including pre-race or post-race activities. **As skipper, I acknowledge and agree that the decision to start and/or continue to race is solely the responsibility of myself.**

Signature _____ Date _____

Entry must be accompanied by a check in the amount of \$350.00. **(ONLY \$275.00 if received on or before April 15, 2016), or \$85.00 if racing in the Sprint Race only.** Entry deadline is May 10, 2016. This payment is for race entry, HRYC race parties, trophies, and a FCSA Valid Rating Certificate. Valid Rating Certificate requires application form attached but no additional payment to FCSA (page 2).

Make check payable to: Halifax River Yacht Club

Mail entry to: Halifax River Yacht Club
 Attn: GulfStreamer Race Committee
 331 S. Beach Street
 Daytona Beach, FL 32114-5089



First Coast Sailing Association PHRF Rating Questionnaire

www.sailjax.com

BaseRating _____ AdjRating _____

Adj' mts _____

N-SpAdj _____ N-SpRating _____

Handicapper _____

Dues _____

Sail #: _____ Boat Name: _____

Year Built: _____ Boat Mfg/Make: _____

Year Designed: _____ Nominal Length (ft) _____ Hull #: _____ Hull Color: _____

Displacement (lbs): _____ Ballast (lbs): _____ Modifications: _____

Fill in all measurements in feet to 3 decimals (example: 8 ft - 7.25 inches should be written 8.625)

FYI: (1"=0.083, 2"=0.167, 3"=0.250, 4"=0.333, 5"=0.417, 6"=0.500, 7"=0.583, 8"=0.667, 9"=0.750, 10"=0.833, 11"=0.917)

LOA: _____ J: _____ Fore-triangle Base Length LP Jib Max: _____ % of J

LWL: _____ I: _____ Fore-triangle Jib Height ISP: _____ Fore-triangle Spin Height

Draft: _____ P: _____ Mainsail Luff Length SPL / JSP: _____ Spin Pole Length

Beam: _____ E: _____ Mainsail Foot Length WPL: _____ Whisker Pole Length

Keel Type: _____ (Fin, 3/4, Full, Wing, Bulb, CenterBoard, DaggerBoard, Swing, Other)

Aux Motor: _____ In Aperture? Y/N _____ (OB, IB-Feathering/Folding, IB-Fixed 2-blade, IB-Fixed 3-blade, Other)

Y/N _____ Cruising Roller Furling Headsail (with sun-cover and above-deck drum) Y/N _____ Roller Stowing Main (in-mast or in-boom)

Spinnaker (Sym, Asym, Both, None): _____ Docked (Wet, Lift, Trailer): _____

Located (Marina Name or Private Dock Locale): _____

First Last Name: _____ Hm/Nite Ph: _____

Mailing Address: _____ Bus/Day Ph: _____

City, State, Zip: _____ Cell Ph: _____

e-mail: _____

Yacht Club Memberships: _____

WAIVER: I certify that the listed boat is seaworthy and meets all other requirements of the FCSA Regulations, US Sailing, and all other regulations relating to the races that I enter, and that the information and measurements I have provided here are true and correct. In consideration of receiving a PHRF rating, and for myself, my heirs, and assigns: (1) I confirm that in assigning this boat a handicap rating, FCSA makes no representations or warranties that the boat is designed, maintained, equipped, crewed, rigged, or operated in a safe and seaworthy manner, and waive any claim thereto; (2) I confirm that FCSA has not assumed any obligation to assure that the boat, equipment, or maintenance meets the above requirements, and hereby hold harmless FCSA, its officers, handicappers, employees, or agents from any liability or responsibility resulting from the design, equipment, or use of the boat by me or by others.

\$35, payable to FCSA
FCSA Chief Rater
4446 Hendricks Ave, # 227
Jacksonville, FL 32207

Signature

Date

GULFSTREAMER 2016
May 27, 2016
Sailing Instructions



1 RULES

1.1 The rules governing the 2016 GulfStreamer will be: The Racing Rules of Sailing 2013-2016(RRS), the 2016 GulfStreamer Sailing Instructions (SI), the 2016 GulfStreamer Notice of Race (NOR), the 2016-2017 ISAF Regulations for Offshore Sailing(ISAF), the First Coast Sailing Association PHRF Ratings Policies and Rules (see www.sailjax.com) and any special instructions issued by the HRYC Race Committee.

1.2 ALTERATIONS TO THE RULES

1.2.1 Sailing during the hours of darkness: see SI 1.3

1.2.2 Recalls on VHF: see SI 1.9

1.2.3 Failure to Start within time limit: see SI 8.5

1.2.4 Time Limit: see SI 12.1

1.2.5 Establishment of Arbitration Procedure: see SI 13.9

1.2.6 Steering Assistance: see NOR 11.3

1.2.7 Even if not racing, if the Race Committee (RC) observes a participating yacht obstructing the passage of a vessel not involved in the GulfStreamer 2016 and in violation of the International Regulations for Preventing Collisions at Sea, the RC may proceed against the yacht under RRS 60.2.

1.3 **SAILING DURING THE HOURS OF DARKNESS:** From sunset to sunrise, the Rules contained in RRS Part 2 will cease to govern the race which will be continued under the corresponding parts of the International Regulations for Preventing Collisions at Sea. An infringement of the IRPCS during that time will be considered as an infringement of RRS Part 2.

2 NOTICES TO COMPETITORS

2.1 Notices to competitors will be posted on the official notice board located at the Halifax River Yacht Club in Daytona Beach, FL and will also be posted at www.HRYC.com.

3 CHANGES TO SAILING INSTRUCTIONS

3.1 Any change to the Sailing Instructions will be posted before 0900 hrs on the day it will take effect, except that any change to the schedule of races will be posted by 2000 hrs on the day before it will take effect. Any changes will also be posted at www.HRYC.com.

4 SIGNALS MADE ASHORE

4.1 No Signals made ashore will be displayed at any time.

5 SCHEDULE OF RACES

5.1 The 2016 GulfStreamer will consist of a common start for two consecutive races. The first leg will be a 10.6 mile Sprint Race beginning at the Ponce Inlet Sea Buoy and paralleling the beach to a mark at the Daytona Beach Main Street Pier. All participating GulfStreamer Race yachts will leave the pier mark to starboard as they proceed on the second leg to the Charleston Harbor sea buoy "C", located at N 32°37.077, W 079°35.497. Total distance for the combined legs is 226 miles.

5.2 The scheduled time of the warning signal will be May 27, 2016 at 1355.

6 THE COURSE

6.1 From the start line at Ponce Inlet Sea Buoy "2", yachts will continue northerly, passing between the Daytona Beach Main Street Pier and a mark approximately 440 yards east of the pier.

6.2 The line between the pier and the mark will be the finish line for the Sprint Race.

6.3 Yachts racing the GulfStreamer will leave the pier mark to starboard and continue to Charleston, SC, finishing at the "C" (sea buoy) of the Charleston Harbor, located at N 32°37.077, W 079°35.497.

7 AREAS THAT ARE OBSTRUCTIONS

7.1 The following areas are designated as obstructions: None.

8 THE START

- 8.1** The scheduled time of the warning signal is May 27, 2016 at 1355.
- 8.2** Races shall be started as stated below in section 8.4 (SI). This changes Rule 26 (RRS).
- 8.3** The starting line will be between the Committee boat and the starting pin, Ponce Inlet Sea Buoy "2".
- 8.4** The starting sequence will be as follows:
1. Prior to the preparatory signal five short blasts of the horn will be sounded to alert the fleet.
 2. Five minutes before the start of the race a warning signal of a white flag will be raised and displayed for a period of one minute.
 3. Four minutes before the start of the race the white flag will be lowered.
 4. Four minutes before the start of the race a blue flag will be raised and displayed for a period of three minutes.
 5. One minute before the start of the race the blue flag will be lowered.
 6. The race will start upon the raising of the red flag one minute after the blue flag has been lowered.
 7. A single audible signal will be sounded upon the raising of all flags.
 8. The raising of a flag constitutes the official signal.
- 8.5** Yachts that have not properly started within 30 minutes of the raising of the Start Flag may be scored DNS.

9 RECALLS

- 9.1** Display of code flag "X" and one sound signal shall signal individual recalls. The RC will attempt to hail premature starters by sail number on VHF channel 72; yachts starting early and not restarting properly will be penalized one hour.
- 9.2** Display of the "First Repeater Flag" and two sound signals shall signal a general recall.

10 POSTPONEMENT

- 10.1** Display of the "Answering Pennant" and two sound signals shall signal a postponement. After a postponement, the "Answering Pennant" shall be lowered with a sound signal one minute before raising the white warning flag.
- 10.2** If weather conditions require a 24-hour postponement, announcement will be made at the skippers meeting (see NOR)

11 THE FINISH

- 11.1** The Sprint Race finish line will be between the northeast corner of the Daytona Beach Main Street Pier and a buoy or Race Committee boat approximately 440 yards to the east. If a buoy is used the RC will be stationed on the end of the Main Street Pier. Yachts racing only the Sprint Race shall continue north from the finish line and keep clear of yachts sailing on to Charleston.
- 11.2** The GulfStreamer yachts will finish at the "C" buoy of the Charleston Harbor entrance channel. The GulfStreamer finish line will extend from the "C" buoy due east. GulfStreamer yachts shall pass within 100 yards of the "C" buoy when finishing.
- 11.3** GulfStreamer yachts shall take their own finishing times for the ocean race and convey them to the Race Committee as soon as possible. A yacht's finishing time will be taken when the HELMSMAN crosses the finish line and the "C" buoy bears 270 deg magnetic. Yachts not reporting their time before the time limit shall be scored as DNF.
- 11.4** As soon as practical, after finishing, yachts shall call in or text their finish times to Patrick Chisum, CORA Rear Commodore at 803-546-1953. Yachts should report their name, sail number, finish time (24 hour format) and date.

12 TIME

- 12.1** All published times in association with the 2016 GulfStreamer will be Global Positioning Satellite time (GPS) in a 24 hour format. Official RC time will be synchronized with the US Naval Observatory Master Clock telephone voice announcer: 202-762-1401 or 202-762-1069.
- 12.2** Time Limits are as follows:
All Classes: 48 Hours

13 PROTESTS AND REQUESTS FOR REDRESS

- 13.1** Protest forms will be provided in the entry package, and are also available from the Race Committee. Protests shall be delivered within the protest time limit.
- 13.2** For each class, the protest time limit is 1700 the 29th of May 2016. A yacht intending to protest should make every effort to inform the RC when reporting her finish time. The same time limit applies to protests by the Race Committee and/or Protest Committee about incidents they observe in the racing area. This changes Rules 61.3 (RRS).
- 13.3** Notices will be posted within 30 minutes of the protest time limit on the protest board at the Charleston Yacht Club to inform competitors of hearings in which they are parties or named as witnesses. Hearings will be held in the jury room, located at a place and time to be determined by the Race Committee.
- 13.4** Notices of protests by the Race Committee or Protest Committee will be posted to inform yachts under Rule 61.1(b) (RRS)
- 13.5** A list of yachts that have acknowledged breaking Rule 42 (RRS) that have been disqualified by the Protest Committee will be posted before the protest time limit.
- 13.6** Breaches of Instructions 15.3, 19.1, 20 and 23 (RRS) will not be grounds for a protest by a yacht. Penalties for these breaches may be less than disqualification if the Protest Committee so decides.
- 13.7** Decisions of the Protest Committee will be considered final. Part 5 Section D (RRS) defines any appeal process.
- 13.8** All yachts shall carry at all times a protest form and a standard protest flag.
- 13.9** Arbitration: for protests involving an alleged breach of the rules of Part 2 of the RRS, an optional short arbitration hearing may be held prior to proceeding with an official protest hearing (modifies RRS Part 5, B).

14 SCORING

- 14.1** All yachts shall be scored using their FCSA PHRF Valid Rating and corrected time on distance.
- 14.2** The Race Committee reserves the right to reclassify any yacht at its discretion.
- 14.3** Scoring will be the low point system.

15 SAFETY REGULATIONS

- 15.1** Check-in: Yachts shall sail within hailing distance of the Committee Boat, and state their yacht's name, sail number and fleet.
- 15.2** A yacht that retires from a race shall notify the Race Committee as soon as possible by phone at 803.546.1953 (Patrick Chisum, CORA) and 904.806.2389 (Dave Huff, HRYC).
- 15.3** All yachts shall carry all the necessary safety equipment required by law, regulation, or class rules.
- 15.4** All yachts shall comply with all ISAF Category 2 requirements. The only exceptions will be:
 - 1. A dingy, inflatable or rigid, carried on deck or in davits ready for immediate deployment may be substituted for a life raft.
 - 2. Life rafts are not required to have a canopy or an insulated floor.
 - 3. All classes racing the Local Sprint Race shall comply with all ISAF Category 4 requirements.
- 15.5** All skippers SHALL sign a Certificate of Compliance, which states that each yacht meets the requirements of ISAF Category 2 or Category 4, depending upon the course raced.
- 15.6** All competing yachts shall carry hard copies of the appropriate NOAA charts covering the racecourse.

16 REPLACEMENT OF CREW OR EQUIPMENT

- 16.1** Substitution of competitors will not be allowed without prior written approval of the race committee.
- 16.2** Substitution of damaged or lost equipment will not be allowed unless approved by the race committee. Requests for substitution shall be made, in writing, to the Race Committee before the end of the skippers meeting.

17 EQUIPMENT AND MEASUREMENT CHECKS

- 17.1** A yacht or equipment may be inspected at any time for compliance with the class rules, the FCSA Ratings Policies and Rules, the Sailing Instructions and all other rules and policies that apply. on the water, a boat may be instructed by a Race Committee to proceed immediately to a designated area for inspection.
- 17.2** Yachts racing the GulfStreamer shall be a minimum of 30 feet LOD. The Race Committee will consider exceptions individually. Request for exemption shall be submitted, in writing, with entry application. The GulfStreamer Sprint Race is open to all yachts with a LOD of 16 feet or more.

18 OFFICIAL YACHTS

18.1 Race Committee boats will be marked with a Race Committee flag.

19 SUPPORT YACHTS

19.1 All support yachts shall stay outside areas where yachts are racing from the time of the preparatory signal for the first class to start until all yachts have started the race, Committee signals a postponement, general recall or abandonment.

20 RADIO COMMUNICATION

20.1 A boat shall neither send nor receive any radio, mobile phone or WIFI network transmissions or use any other communications device, technology or other aid which is not available to all boats.

21 PRIZES

21.1 Trophies will be given as follows:

- GulfStreamer 1st overall (corrected time)
- GulfStreamer 1st, 2nd, and 3rd in all classes with 5 or more yachts competing
- Sprint 1st overall (corrected time)
- Sprint 1st, 2nd, and 3rd in all classes with 5 or more yachts competing
- GulfStreamer 1st, with female crew
- GulfStreamer 1st, most children aboard
- GulfStreamer largest fish caught
- GulfStreamer Perseverance
- GulfStreamer Corinthian
- GulfStreamer Club to Club Fleet (average of fastest 3 corrected times)

22 DISCLAIMER OF LIABILITY

22.1 The Race Committee will be in charge of all scheduled races. The Race Chairman or his designate will have final decision over management issues of the race, including, but not limited to whether a yacht will be allowed to compete, penalties (except protest and ratings), scoring, eligibility of yachts to race and time limits.

Despite the schedule to race and despite the committee's decision to race, it is ALWAYS the skipper's decision whether he, his vessel and/or his crew should participate in any race. The responsibility of the decision to race and any and all consequences lie SOLELY with the skipper, captain or owner/operator of the vessel. YOU ARE RESPONSIBLE FOR THE SAFETY, HEALTH AND WELFARE OF YOUR VESSEL AND ANYONE ABOARD! YOU ARE FURTHER RESPONSIBLE FOR ACTIONS TAKEN BY YOUR CREW AND DAMAGE TO, OR CAUSED BY, YOUR VESSEL. THIS SHOULD ALWAYS GUIDE YOUR DECISION TO RACE AND YOUR ACTIONS WHILE RACING. The race committee accepts NO responsibility for your decision to race and the consequences that accompany it.

Sailing is an activity that has an inherent risk of damage and injury. Competitors in this event are participating entirely at their own risk. See RRS 4, Decision to Race. The race organizers (organizing authority, race committee, protest committee, host club, sponsors, or any other organization or official) will not be responsible for damage to any boat or other property or the injury to any competitor, including death, sustained as a result of participation in this event. By participating in this event, each competitor agrees to release the race organizers from any and all liability associated with such competitor's participation in this event to the fullest extent permitted by law.

23 INSURANCE

Each participating yacht shall be insured with valid third-party liability insurance with a minimum cover of \$250,000.00 (USD).