



2022 HRYC Commodore's Cup

Schedule of Races/Events

Wed-Sat	Mar 30-Apr2	St. Augustine Race Week	
Sun	April 10	Commodore's Cup Race Day	2 races scheduled
Sat/Sun	April 23-24	Lipton Cup (SYC event)*	3 races scheduled
Fri	May 27	GulfStreamer Sprint Race*	1 race scheduled
Sun	June 12	Commodore's Cup Race Day	2 races scheduled
Sun	July 10	Double Handed Race**	1 race scheduled
Sat	August 20	Old Timer's Memorial Regatta**	2 races scheduled
Sat-Sun	9/3-9/4	St. Augustine Dash and Sprint**	2 races scheduled
Sun	September 18	Commodore's Cup Race Day	2 races scheduled
Sun	October 9	Commodore's Cup Race Day	2 races scheduled
Wed	November 2	Awards Dinner	HRYC Clubhouse

Scheduled races: There are 17 scheduled Cup races including multi-race events.

Six [6] races are required to qualify for the series. If any of the scheduled events are canceled, or fewer than scheduled races are held, then the R/C reserves the right to reduce the number of races to qualify for the series.

The best twelve (12) scores will be used to determine the final scores of the series. Boats will be scored using a high point scoring system based on the number of boats that start a race. If any of the scheduled events are canceled, or fewer than scheduled races are held, then the R/C reserves the right to reduce the number of races used to score the series.

* Separate entrance fee required

** Registration for this event included in Commodore's Cup Series Registration, participation in just this event is possible with separate entrance fee. See the appropriate Notice of Race (NOR) for event and registration details.

All events will have pages on www.RegattaNetwork.com and links from www.hryc.com



2022 Commodores Cup

Halifax River Yacht Club

Daytona Beach, FL

Notice of Race

1 RULES

- 1.1** The rules governing the 2022 Commodores Cup Series will be: The Racing Rules of Sailing 2021-2024 (RRS), the 2022 Commodores Cup Series Notice of Race (NOR) the 2022 Commodores Cup Series Sailing Instructions (SI), the 2022 First Coast Sailing Assoc. Rating Procedures and Racing Rules and any special instructions issued by the HRYC Race Committee.
- 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 be available at the Regatta Network web site.

2 ADVERTISING

- 2.1** Advertising shall be restricted in accordance with ISAF Regulations.

3 ELIGIBILITY AND ENTRY

- 3.1** The Commodores Cup is open to all single or multi-hulled sailing vessels, with a minimum of 18 feet LOA, having inboard or outboard auxiliary power, manned by an eligible captain and crew, and meeting all safety requirements of Section 11 (SI). The Race Committee may consider the qualification of a yacht by virtue of its history and/or survey.
- 3.3** Eligible yachts may enter by completing the entrance form posted at the Regatta Network web server at: <https://www.regattanetwork.com/event/23627>

4 FEES

- 4.1** Required fees are as follows:
Entry fee for all races shall be \$125, plus additional fees as stated here. After July 24, 2022, there is a \$35 late fee. The Lipton Cup Event is part of the series but requires a separate entry fee to their host. The “GulfStreamer Sprint” has a fee of \$65 and requires a separate registration. Entrants will have the use of Halifax River Yacht Club facilities on all HRYC sponsored race dates.

5 SCHEDULE

- 5.1** Dates of racing are as follows:

Date	Event	Races
Sun Apr 10	Commodore's Cup Race Day	2 races scheduled
Sat/Sun April 23-24	SYC Lipton Cup* https://www.smyrnayachtclub.com/	3 races scheduled
Fri May 27	GulfStreamer Sprint Race* https://hryc.com/Gulfstreamer	1 race scheduled
Sun June 12	Commodore's Cup Race Day	2 races scheduled
Sun July 10	Double Handed Race** http://www.regattanetwork.com/event/23628	1 race scheduled
Sat August 20	Old Timer's Memorial Regatta** http://www.regattanetwork.com/event/23629	2 races scheduled
Sat-Sun 9/3-9/4	St. Augustine Dash and Sprint** http://www.regattanetwork.com/event/23630	2 races scheduled
Sun September 18	Commodore's Cup Race Day	2 races scheduled
Sun October 9	Commodore's Cup Race Day	2 races scheduled
Wed November 2	Awards Dinner* HRYC Clubhouse	17 in total

* Separate fee required

** Registration for this event included in Commodore's Cup Series Registration, participation in just this event is possible with separate entrance fee. See the appropriate Notice of Race (NOR) for event and registration details.

5.2 Races on 4/10, 6/12, 9/18, and 10/9 shall be buoy races with courses to be determined by the HRYC Race Committee. Separate sailing instructions will be posted for these races.

5.3 The Lipton Cup races, GulfStreamer Sprint, The Double Handed Race, The St Augustine Dash and Coastal Sprint, and the Old Timers Memorial Regatta will be ocean races with courses described in their own Notice of Race.

6 MEASUREMENTS

6.1 Each entrant shall either renew their 2021 FCSA Valid Rating Certificate or fill out a First Coast Sailing Association Valid Rating application with their entry form and receive a 2021 FCSA Valid Rating (separate fee is required). The rating application form is posted at <http://sailjax.com/FCSA-Rating-Application.pdf>.

7 SAILING INSTRUCTIONS

7.1 The sailing instructions will be e-mailed to the entrant and will also be available on Regatta Network.

7.2 Non-Commodore Cup Race days will have their own Sailing Instructions. These will be made available to registered sailors.

8 THE COURSE

8.1 Race courses will be set by the RC and announced on **VHF channel 72**. Additional course info is posted on the web at www.hryc.com and on the Regatta Network site.

9 SCORING

9.1 All yachts shall be scored using their FCSA Valid Rating and corrected time on time.

9.2 Yachts will be scored for trophies on the best 12 races (2/3). A yacht will qualify for a final position in the series if they complete eight (50% -1) of the scheduled races. In the event any scheduled races are cancelled, the RC reserves the right to reduce the number of races required to qualify, and be scored, for the awards. This should be done in proportion to the number of cancelled races.

9.3 The Race Committee reserves the right to reclassify any yacht at its discretion.

10 PENALTY SYSTEM

10.1 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 44.3 (c) (RRS). A yacht taking a scoring penalty shall report it to the Race Committee within the protest time limit.

11 SAFETY REGULATIONS

11.1 All yachts shall comply with all ISAF Category 4 requirements.

12 SUPPORT YACHTS

12.1 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; or when the Race Committee signals a postponement, general recall or abandonment.

13 RADIO COMMUNICATION

13.1 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. **Committee Boat and all racers shall monitor VHF Channel 72.**

14 AWARDS

14.1 Trophies will be given as follows:

- 1st, 2nd, and 3rd in all classes with four or more boats competing
- 1st and 2nd in all classes with less than four boats competing

14.2 The awards banquet will be held at Halifax River Yacht Club on Wednesday, November 2, 2022. Dress is casual. Reservations are necessary. The awards banquet will be preceded by a cocktail hour.

15 INSURANCE

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

16 DISCLAIMER OF LIABILITY

16.1 The Race Committee will oversee 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 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.

17 FURTHER INFORMATION

17.1 For further information please contact:
Halifax River Yacht Club
Attn: Race Committee
331 S. Beach Street
Daytona Beach, FL 32114-5089
www.hryc.com



2022 HRYC Commodores Cup SAILING INSTRUCTION AMENDMENTS

Halifax River Yacht Club
Daytona Beach, FL

The following changes are made to the Commodore Cup Sailing Instructions:

SI 14.4 Protests can be filed in person at HRYC, or the completed protest form may be emailed to karen@hryc.com with the subject of "Commodores Cup Race Protest for [date of race]". For those wishing to send their protest via FAX, use 386.255.5377. The cover page should include the same information as in the email subject. For electronic submissions, the deadline is based on the time it was received, not the time it is read.

SI 14.6 Protest hearings shall be scheduled within 5 days of being filed. All parties listed on the protest form will be advised of the date and time of protest. All protest hearings will be held at HRYC, 331 Beach St., Daytona Beach FL, or via remote meeting tools as is desired by those involved in the hearing. Remote users are responsible for providing their own Internet connection and must agree to use the meeting application chosen by the Protest Committee.

SI 5.1 Schedule of Races - Change date of Double Handed Race to 7/17.



2022 HRYC Commodores Cup SAILING INSTRUCTIONS

Halifax River Yacht Club
Daytona Beach, FL

1 RULES

- 1.1 The rules governing the 2022 Commodores Cup Series will be: The Racing Rules of Sailing 2021-2024 (RRS), the 2022 Commodores Cup Series Notice of Race (NOR) the 2022 Commodores Cup Series Sailing Instructions (SI), the 2022 First Coast Sailing Assoc. Rating Procedures and Racing Rules and any special instructions issued by the HRYC Race Committee. FCSA Ratings Procedures and Racing Rules are published at www.sailjax.com.

2 NOTICES TO COMPETITORS

- 2.1 Any notices to competitors will be posted at HRYC on the official notice board and will also be available at: <https://www.regattanetwork.com/event/23627>
- 2.2 **Communications via VHF radio shall be made on channel 72.** All instructional communications via VHF radio will cease 5 minutes before the first warning signal.

3 CHANGES TO SAILING INSTRUCTIONS

- 3.1 Any change to the sailing instructions will be posted before 0900 on the day it will take effect, except that any change to the schedule of the race will be posted by 2000 hours on the day before it will take effect. Any changes will also be posted at www.hryc.com and on Regatta Network.

4 SIGNALS MADE ASHORE

No Signals made ashore will be displayed at any time.

5 SCHEDULE OF RACES

- 5.1 Dates of racing are as follows:

Date	Event	Races
Sun Apr 10	Commodore's Cup Race Day	2 races scheduled
Sat/Sun April 23-24	SYC Lipton Cup* https://www.smyrnayachtclub.com/	3 races scheduled
Fri May 27	GulfStreamer Sprint Race* https://hryc.com/Gulfstreamer	1 race scheduled
Sun June 12	Commodore's Cup Race Day	2 races scheduled
Sun July 10	Double Handed Race** http://www.regattanetwork.com/event/23628	1 race scheduled
Sat August 20	Old Timer's Memorial Regatta** http://www.regattanetwork.com/event/23629	2 races scheduled
Sat-Sun 9/3-9/4	St. Augustine Dash and Sprint** http://www.regattanetwork.com/event/23630	2 races scheduled
Sun September 18	Commodore's Cup Race Day	2 races scheduled
Sun October 9	Commodore's Cup Race Day	2 races scheduled
Wed November 2	Awards Dinner* HRYC Clubhouse	17 in total

* Separate fee required

** Registration for this event included in Commodore's Cup Series Registration, participation in just this event is possible with separate entrance fee. See the appropriate Notice of Race (NOR) for event and registration details.

- 5.2 Commodore's Cup Race Day events shall be buoy races with courses to be determined by the Race Committee.
- 5.3 The SYC Lipton Cup, Gulfstreamer Sprint, the HRYC Double-Handed Race, the Old Timer's Memorial Regatta, and the St Augustine Dash shall be ocean races with courses described in their own Sailing Instructions.
- 5.4 The scheduled time of the warning signal for the first race on Commodore's Cup Race Days will be 1155 for both the Cruising and Performance classes. The second race on these days will have warning times to be announced by the R/C after the finish of the first race.
- 5.5 The scheduled time of the warning signals for the SYC Lipton Cup, Gulfstreamer Sprint, the Double-Handed Race, the St Augustine Dash, and the Old Timer's Memorial Regatta are noted in their respective Sailing Instructions.

6 THE COURSES

- 6.1 The Race Committee signal boat will notify the competitors of the course to be raced upon anchoring. See Regatta Network for Appendix A which provides the course information for the CC Race Day courses. All marks are to be left to port, unless the R/C changes this on the water. An exception to this rule may be needed if the R/C sets a finish line on the north side of the north jetty to the inlet. In that case, the R/C will announce the change on Channel 72. See **THE FINISH** (Section 11) below.
- 6.2 Courses for the SYC Lipton Cup, Gulfstreamer Sprint, Double-Handed Race, the St Augustine Dash, and the Old Timer's Memorial Regatta are noted in their respective Sailing Instructions.

7 MARKS

- 7.1 Marks are expected to be 72"x 60" orange/yellow inflatable marks, any changes will be announced on the water.

8 AREAS THAT ARE OBSTRUCTIONS

- 8.1 There are no areas that are designated as obstructions unless amended by the race committee signal boat.

9 THE START

- 9.1 There will be a single start for both the Cruising Class and Performance Class with a warning at 1155 for CC Race Day initial races. See specific event start times in the separate Sailing Instructions for all other 2022 races. Race days with multiple races scheduled will have their warning times announced by the R/C after their prior races have been completed. The R/C may separate the classes into multiple starts if appropriate.
- 9.2 The starting line for CC Race Day races will be between the committee boat and the designated starting pin (R "2"), to the east of Ponce Inlet. IN THE EVENT OF A WESTERLY WIND THE START LINE MAY BE MOVED AND R"2" WILL BE A TURNING MARK. See the document for course configurations, Appendix A, posted at

Regatta Network. See specific event starting lines in the Sailing Instructions for all other 2022 races.

9.3 The starting sequence will be as follows:

- Five minutes before the start of the race a warning signal of a [white] class flag will be raised and displayed for a period of one minute.
- Four minutes before the start of the race a “P” preparatory flag will be raised and displayed for a period of three minutes.
- One minute before the start of the race the preparatory flag will be lowered.
- The race will start upon the lowering of the class flag one minute after the preparatory flag has been lowered.
- One audible signal will be sounded upon the raising/lowering of all flags.
- The raising/lowering of a flag constitutes the official signal. If no flags are available, the audible signal transmitted via VHF radio shall be the signal.

10 RECALLS

10.1 Display of code flag “X” and one sound signal shall signal individual recalls. A boat recalled shall be notified by hail and on VHF channel 72 if possible.

11 THE FINISH

11.1 For CC Race Day races the finish line will be one of two possibilities. If the R/C is on station at what had been the starting line, then that will be the finish line for the race. If there is a significant sea state, the R/C may establish a finish line between the committee boat stationed to the north of the north jetty and a small buoy or location on the jetty, due south of the R/C boat. See finish instructions in the specific Sailing Instructions for all other 2022 races. See 11.2 below for finishing the race when the committee boat is not “on station”.

11.2 If the Race Committee is not “on station”, the R/C will declare that finish line will be one of the following:

- 1. A defined line:** If two buoys are present, the boat will finish as her bow crosses the imaginary line between the two marks.
- 2. At the sea buoy:** If instructed to finish at the sea buoy, and there is no defined line to cross, then a boat will finish when she passes **within two boat lengths of the mark and turns such that her course is 90° to the previous rum line to the mark.** If the course to the sea buoy is less than (south of) 270°, then this mark should be **left to starboard, otherwise it should be left to port.** **The finishing boat should always keep the buoy between the previous mark and the Ponce Inlet jetty.**
- 3. At the jetty:** If instructed to finish at the jetty, a boat will have finished when her bow crosses an imaginary line running due North (0° from the “Mac Smith Light” at the end of the jetty and within 100 yards of the jetty.

If competitors are directed to take their own finishing times, they should group text their information to **386.679.6314 and 386.451.3509.** **Competitors should include their boat name, sail number, and finish time in 24hr format. Finish times should be reported as soon as possible after finishing.** Reporting by text messaging (SMS) is preferred. Do not report elapsed times, report the time of day at your finish.

11.3 Finish marks for the SYC Lipton Cup, Gulfstreamer Sprint, Double Handed Race, the St Augustine Dash, and the Old Timer's Memorial Regatta are noted in their respective Sailing Instructions.

12 PENALTY SYSTEM

12.1 The Scoring Penalty, rule 44.3 (RRS), will apply. A boat will not be scored worse than DNF. (Did Not Finish).

13 TIME LIMITS

13.1 Time limit for all classes in the Commodores Cup Races 3.5 hours. If no boat has passed the first mark within 1 hour the race may be abandoned by the R/C.

13.2 Commodores Cup boats failing to finish within 3.5 hours of the start in CC Race Day races will be considered DNF. For the first races on CC Race Days, the R/C may determine that a competitor is too far behind to correct out of their position and may be finished in place. This would be done if motoring/sailing back to the starting area would facilitate an earlier start for the second race of the day.

13.3 Time limit changes for all races will be posted as described in rule 2.1(SI).

13.4 Time limits for the SYC Lipton Cup, Gulfstreamer Sprint, Double Handed Race, the St Augustine Dash, and the Old Timer's Memorial Regatta are noted in their respective Sailing Instructions.

13.5 The time reference for all boats shall be that which is provided by the National Institute of Standards and Technology time as broadcast by radio station WWV in Fort Collins Colorado. These may be accessed by telephone at 303-499-7111, Internet at <https://time.gov/> or by radio. The station radiates at 10,000 Watts on 5, 10, and 15 MHz; and 2500 Watts on 2.5 and 20 MHz. Each competitor is responsible for calibrating their own clocks.

13.6 All boats are strongly encouraged to use the RaceQs smartphone application (<http://raceqs.com/>) to track their boat in the races. This free application will allow competitors to replay the race, with an opportunity to see where they may have performed well, or poorly, with respect to the other boats in the fleet. In addition, since the application uses GPS time to report position and location it can serve as a verification of events on the water, possibly to verify the reported finish time, or interactions between boats in the event of a protest.

14 PROTESTS AND REQUESTS FOR REDRESS

14.1 U.S. Sailing [Protest forms](#) are available at HRYC and online. Protests shall be filed on a U.S Sailing Protest Form and be delivered within the protest time limit.

14.2 For the Commodores Cup Series the protest time limit is 16:00 of the day following the race. The same time limit applies to protests by the Race Committee and Protest Committee about incidents they observe in the racing area and to requests for redress. This changes rules 61.3 (RRS) and 62.2 (RRS).

14.3 Protests and time limits for the SYC Lipton Cup, Gulfstreamer Sprint, Double Handed Race, the St Augustine Dash, and the Old Timer's Memorial Regatta are noted in their respective Sailing Instructions.

14.4 Protests shall be filed in person at HRYC.

- 14.5** Notices of protests by the Race Committee or Protest Committee will be posted in accordance to rule 2.1 of the Sailing Instructions to inform competitors under rule 61.1(b).
- 14.6** Protest hearings shall be scheduled within 5 days of being filed. All parties listed on the protest form will be advised of the date and time of protest. All protests hearings will be held at HRYC, 331 Beach St., Daytona Beach FL.
- 14.7** A list of boats that, under instruction 14.4, have acknowledged breaking rule 42 or have been disqualified by the Protest Committee will be posted before the protest time limit.
- 14.8** Breaches of instructions 16 and 24 will not be grounds for a protest by a boat. This changes rule 60.1(a). Penalties for these breaches may be less than disqualification if the protest committee so decides.
- 14.9** Decisions of the Protest Committee will be final as provided in rule 64.
- 14.10** All boats shall carry, at all times, a US Sailing protest form and a standard protest flag.

15 SCORING

- 15.1** 1. When seventeen races have been completed in the Commodores Cup Series, a boat's series score will be the twelve (12) best scores, excluding her worst scores. Any yacht that competes in six (6) or more races will qualify for a final ranking. In the event that scheduled races are cancelled, the R/C reserves the right to reduce the number of races counted for awards and qualification purposes. This should be done consistent with the number of cancelled races.
2. Scoring will be the high point system, with points awarded in accordance with the matrix provided on the FCSA and Regatta Network web sites.
- 15.2** A. All boats shall be scored using their FCSA PHRF rating and corrected *time on time*.
- B. A registered boat may decide to sail with either spinnaker or non-spinnaker configuration in the various series races with the following restrictions:
1. A yacht must sail with the same rating for all the C.C. Race Day events (spinnaker or non-spinnaker).
 2. A yacht may declare to sail with either configuration by 5 pm the night before the start of any of the non-CC Race Day events. For these events, a yacht will be scored using the same rating for all races in that event, regardless of the sails used in the race.
- 15.3** The Race Committee reserves the right to reclassify any boat at its discretion
- 15.4** Ties will be broken in accordance with the RRS Appendix A, Section 8.
- 15.5** If a competitor does not compete because they provide on the water R/C services (either as a mark or R/C flag boat) then redress will be provided as follows:
1. A boat with less than 50% completed races will be awarded the better of last place for that race or the average of their completed races, and she shall be eligible for a final ranking in the series.
 2. A boat that has 50% or more completed races shall be awarded last place for that day, and this score shall be eligible to be thrown out of the final standings or be used as part of their final ranking.

16 SAFETY REGULATIONS

- 16.1** Check-in: Boats shall sail within hailing distance of the committee boat and state their boat name and sail number and fleet. Check-in via VHF is allowed.
- 16.2** A boat that retires from a race shall announce their decision on VHF 72 and shall notify the race committee as soon as possible.
- 16.3** All boats shall carry all the necessary safety equipment required by law, regulation, or class rules.
- 16.4** All boats competing in the Commodores Cup Series shall comply with all ISAF Category 4 requirements

17 REPLACEMENT OF CREW OR EQUIPMENT

- 17.1** Substitution of competitors will not be allowed without prior written approval of the Race Committee.

18 EQUIPMENT AND MEASUREMENT CHECKS

- 18.1** A boat or equipment may be inspected at any time for compliance with the class rules, the HRYC/FCSA Rating 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.

19 OFFICIAL BOATS

- 19.1** Official boats will be marked with a race committee flag.

20 SUPPORT BOATS

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

21 RADIO COMMUNICATION

- 21.1** A boat shall neither send nor receive any radio, mobile phone or Wi-Fi network transmissions while racing that are not available to all boats.

22 PRIZES

- 22.1** Prizes will be given as follows:

- 1st, 2nd and 3rd in all classes with four or more boats competing
- 1st and 2nd in all classes with less than four boats competing

23 DISCLAIMER OF LIABILITY

- 23.1** 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 boat 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.

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 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.

24 INSURANCE

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