

Lawyers, Nuns, and Money

Panelists:

Kellie Crete - Gowrie Group

Steve Prime - Gowrie Group

RADM Schultz - USCG



Lawyers, Nuns, and Money: Panelists

Kellie Crete, Safety & Loss Prevention Manager, Gowrie Group: kelliec@gowrie.com, 508.509.3788

Kellie Crete is responsible for Gowrie Group's Safety & Loss Prevention practice area. She has more than 25 years of experience in safety and loss control, and specializes in advising the marine industry and other niche segments of the commercial marketplace. Kellie is an OSHA authorized instructor.

Steve Prime, Vice President Gowrie Group: stevep@gowrie.com, 401.846.5130:

Steve Prime is a commercial insurance advisor for Gowrie Group. He has over 30 years of business management and marine insurance experience, working for North Sails, AMF, Pearson Yachts, and Newport Yachting Center. He is an expert in all types of commercial marine insurance and also specializes in understanding the unique insurance needs of yacht clubs. Steve has served as an officer of Sail Newport and on the boards of Storm Trysail Club and Ida Lewis. Steve also spent 25 years on the RI Marine Trade Association Board. He is a graduate of CW Post College, and holds memberships with Storm Trysail Club, Ida Lewis YC, NYYC, Sail Newport, US Sailing, and US Power Squadron.

RADM Schultz, USCGA: Ryan.T.Newmeyer@uscg.mil (Assistant to RADM Schutz)

Add Bio Here..



Agenda

1. OSHA



2. Yacht Club Safety



3. USCG



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\$7,000.00

- One 420?
- Two Optimists?
- One OSHA Fine.



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4

Who is OSHA?

- Are you an Employer?
- Do you have to comply?
- Do you have equipment?
-Yes



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How or Why?

- OSHA 300 Logs
- Accidents
- Employees
- Sub-Contractors
- Neighbors



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When?

- Invitation?
- Any day
- Any time
- Today???????

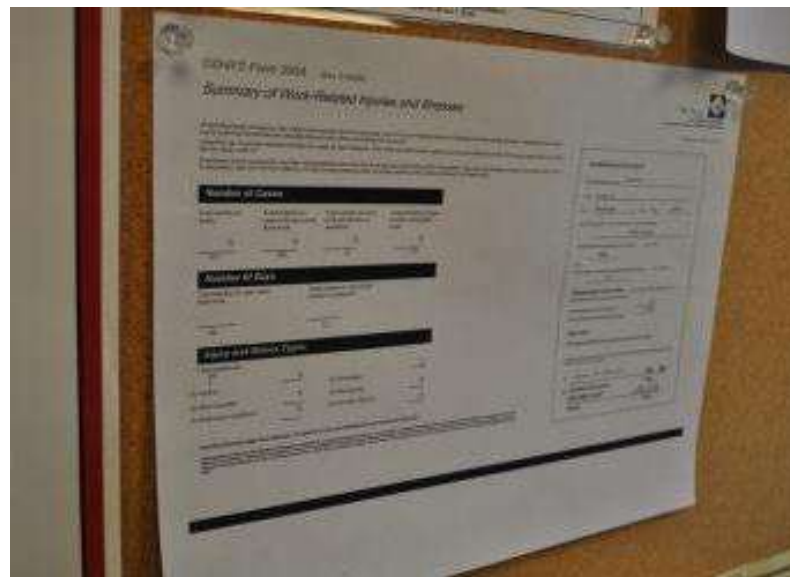


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Paperwork

- Recordkeeping
- Burgee Handbook
- Training Records
- Safety Checklists
- Maintenance Logs
- Written Programs
- OSHA 300 Log



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Employee Education

- Who
- Haz Com / GHS
- First Aid, CPR & AED
- Crane
- Forklift
- Electrical



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Site Safety



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OSHA Safety Checklists



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Yacht Club Safety Tools

BurgEE Program Safety USB Card

- Junior Sailing Safety Program
- Yacht Club Safety Program
- Hurricane Template
- Standard JR registration forms
- Inspection checklists
- New member checklists
- Safety committee agendas



Safety Manual – Emphasis Points

Safety Manual

- Start with a mission statement
- Establish a systematic schedule of regular meetings
- Seek input from all stakeholders
- Evaluate with a checklist:



Topics for emphasis

- Health and Safety Committee
- Regularly scheduled meetings
- Motor vehicle and trailer safety
- Obtain Drivers License checks on all hires
- Site Safety
- Occupational Safety
- Medical Case Management
- Prevent same injury from occurring again
- Return to Work Program
- HIPPA
- Accident Reporting
- Reporting claims
- Weather Monitoring

Junior Sailing – Emphasis Points

Enrollment

- Swim test
- Safety rules
- Clothing
- Allergies
- HIPPA concerns

Daily Monitoring

- Pick up and drop off
- Nourishment

Training - Students

- Capsizing
- Emergency procedures

Training - Instructors

- Capsize assistance from a powerboat
- Emergency procedures
- Equipment to carry on instructors boats
- Weather monitoring

Junior Sailing – Boats & Safety

Maintenance of boats and safety equipment

- Prop Guards
- Trapeze harnesses and hooks
- Emergency medical pack
- Radios and cell phones
- Important phone numbers
- Secure Medical information on each student

Emergency response plan – know it and practice



Yacht Club Safety – Check List

Restaurant

Serving Areas	Yes	No	N/A*
• Arrangement of chairs and tables allows clear aisle space for patrons and waiters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Floor in good condition with no slip or tripping hazards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Youth chairs equipped with restraining straps or belt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Exits:			
Properly marked with lighted exit signs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unobstructed and readily accessible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allow free egress (not locked or chained)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Emergency lighting			
Tested	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All units operate properly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Housekeeping and Sanitation

• Employee health examinations current	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Kitchens floor slip-resistant & free from tripping hazards, food spills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Recognized sanitation practices being maintained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Chemicals and cleaners isolated from food processing/storage areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fire Protection

• Cooking equipment exhaust hood & filters free of grease accumulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Cooking equipment exhaust hood and ducts cleaned by an independent contractor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Automatically operated extinguishing system for the cooking hood as and duct inspected, serviced and tagged by a qualified contractor within the last six months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Fire extinguishers:			
Minimum 40 BC alkaline type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Serviced annually & tagged with service date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unobstructed access to fire extinguishers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All in designated locations (none missing or discharged)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Soiled linens, towels, uniforms, etc. stored in covered metal containers awaiting pickup	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Motors for refrigeration and other equipment oiled, kept clean and ventilation unrestricted to reduce overheating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Equipment and Appliances

• Food processing machines & equipment:			
All guards in place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grounded properly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Knives stored in drawers or rack when not used	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Training Facilities

Launch Areas	Yes	No	N/A*
• Launching and storage areas clear of overhead power lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Launch ramps:			
Solid construction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Good traction of walking surfaces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequate maneuvering room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electric hoist restricted to staff operation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe and adequate access to boats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Predetermined method of responding to forecast of adverse weather	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Method of alerting students/instructors of impending bad weather	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• First-Aid kits:			
Adequately stocked	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Readily available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On board rescue boats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Instructors

• US SAILING certified for proper level of student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Certified in CPR and First Aid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Always wear PFD's on and near water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Training Vessel

• Adequate for task and area conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Keelboats:			
Self-righting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Self-bailing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Range of positive stability appropriate for conditions in which they will be used	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Centerboard Boats:			
Self-rescuing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Modified to prevent turtling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Boat Maintenance

• Routine maintenance program in place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Procedure for recording repairs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Adequate safety equipment on each boat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Adequate requirements for proper cleanup and equipment storage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Safety Boats

• Rigged & available with operator when sail craft underway	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Engine in excellent condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Sufficient power to plane at 20 knots	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Rigged to tow disabled sail craft:			
Towing bit and bridle on board	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Adequate tools, safety & first aid on board	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Capable of rescuing & returning all students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Students	Yes	No	N/A*
• Swimming ability documented	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Age & weight limits for each class of boat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Maximum and minimum class size established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Medical records for each student: Highlighted potentially hazardous medical conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Discipline protocol established for younger students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Proper application signed by parent or guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Specific criteria for drop-off and pickup of students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operations			
• Pre and post sail safety check of all equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Sufficient spare parts on hand for quick minor repairs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Pre and post season checking:			
All boat rigging test sailed by proficient sailor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dinghies capped to test buoyancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*N/A Not applicable

THE BURGEE PROGRAM

By GowrieGroup

www.burgeeprogram.com

800.262.8911 | burgee@gowrie.com

70 Essex Road Westbrook, CT 06498

The Burgee Program is managed by Gowrie Group, underwritten by Chubb Group, and endorsed by US SAILING.

Self Evaluation Checklist for Yacht Clubs and Sailing Organizations

Brought to you by:

THE BURGEE PROGRAM

By GowrieGroup

Yacht Club Safety – Check List

At Gowrie, we know that every detail of a yacht club's complex operations must routinely be rigorously reviewed to ensure all safety standards are met – and to maintain the shipshape appearance that brings you and your members that special feeling of pride.

As the managers of The Burgee Program, we have used our insurance expertise, our firsthand club experience as officers ourselves, and the input of Loss Control experts to develop this self-evaluation checklist.

As you get ready for the active season, and again when the club is in full-swing, please take the time to walk through your facilities with this checklist in-hand. While every club is different, you will find many items on this list apply precisely to your club.

If you are interested in learning more about The Burgee Program – the only insurance program developed specifically for the unique needs of yacht clubs and sailing organizations – please visit us online at www.burgiee.com or call us at 800.262.8911.

Sincerely,
J. Carter Gowrie
Carter Gowrie
President of Gowrie Group, Founder of The Burgee Program

Club House

Stairways, Steps and parking Areas Yes No N/A*

- All areas free of conditions, which may cause slipping and falling
- Adequate exterior lighting at night

Exits

- All Exits:
 - Free of obstructions and readily accessible
 - Properly lighted and marked with exit signs equipped with an emergency lighting system in good condition
- All exit doors:
 - Arranged to open outward
 - Easily operated
 - Equipped with anti-panic hardware in public rooms and areas
- All fire escapes in good condition

Stairs and Doors

- All stairs covered with anti-slip surfaces
- All handrails securely fastened
- Full-length clear glass doors & windows marked to avoid someone walking into them
- Stairway doors kept closed when not in use
- Changes in levels painted or otherwise marked

Heat, Light, Power and Appliances Yes No N/A*

- All heating (including flues and pipes)
 - Properly insulated from combustible material
 - Cleaned and serviced at least annually by a competent heating contractor
- Electrical, heating & air conditioning rooms:
 - Restricted to only authorized personnel
 - Free of combustible storage
- Are there indications of frequent replacement of fuses and/or resetting of circuit breakers of electrical circuits?
- Electrical cabinets kept closed
- Electrical system checked and serviced by a competent electrician within the past year
- Air conditioning equipment cleaned and serviced annually
- Electrical extension and appliance cords in good condition
- All motors kept clean and adequately ventilated to reduce overheating
- All electrical appliances properly

Fire Protection

- All fire extinguishers
 - Serviced annually
 - Tagged with the date of last service
 - Conspicuously located & easily accessible
 - Hang within 75 feet of any point on each floor except where a lesser distance is required for a more hazardous area
 - Protected against freezing
- Are the following inspected and tested periodically to ensure proper operation?
 - Fire hoses
 - Sprinkler system
 - Fire alarm system
- Fire department phone number clearly placed at the switchboard and in the Maintenance shop
- At least 18" clearance maintained between sprinklers and high piled stock in storage

Burglary and Theft

- All windows, doors and trimwork protected against burglary
- Cash on hand kept in a burglar-resistant safe in a well lighted area visible from the street
- Money on premises kept close to minimum needed for club operation

Employees Yes No N/A*

- Are all employees
 - Instructed to call the fire department immediately in case of fire
 - Instructed in evacuation procedures
 - Instructed in the use of fire extinguishing equipment
 - Instructed on what to do in case of a bomb threat

Housekeeping

- Adequate ash trays and metal waste baskets provided in rooms where smoking is permitted
- Combustible trash and rubbish:
 - Collected at frequent intervals
 - Stored in covered metal containers
 - Disposed of frequently and not accumulated
 - Storage and supply rooms neat and orderly
- Flammable paints and liquids
 - Kept to an absolute minimum
 - Kept in sealed metal containers
 - Stored in vented metal cabinets
- Only non-flammable cleaning materials are used
- Aisles free of obstructions, tripping and slipping hazards
- All public areas thoroughly checked for fire hazards after closing

Docking Facilities

Piers

- For planks in good repair
- Floors and bulkheads protected against corrosion and marine growth
- Boat ramp in good repair
- Piers equipped with proper lifesaving equipment
- Slips adequately spaced to allow ample maneuvering room
- For kept free of obstructions
- All gangways (movable or fixed) have adequate handrails

Moorings

- Regularly inspected (at least annually)
- Positioned to provide adequate clearance between vessels

Winter Dry Storage

- Boats stored with fuel tanks full
- Adequate fire lanes maintained

Electrical System Yes No N/A*

- Share power outlets and supply boxes are all weather protected and well secured
- Wiring is contained or otherwise protected from damp/wet conditions
- Regular inspections and maintenance of electrical wiring and equipment

Fuel Dock

- Placard displayed with fueling procedures
- Latch open device removed from nozzles
- Proper NO SMOKING restrictions posted
- Someone responsible for fueling operations

Lifting/Hauling Equipment

- Test certificates on file for all slings and cables
- Equipment of adequate capacity for vessels serviced
- Back-up alarms present on all equipment
- Regular maintenance and inspection program

Boat Repair Operations

- Written agreement
- Employee trained specifically for marine repair work
- Required and/or used boats inspected and tested before released or sold
- Proper safety precautions in painting, woodworking, and fiberglass shape
 - Approved paint booth
 - Dust collection system
 - Adequate ventilation
 - Regular housekeeping

Fire Protection

- Adequate fire extinguishers
- Fire extinguishers protected against action of seawater
- Fire department access unobstructed
- Emergency phone numbers posted at all telephones

Security

- All gates locked after dusk
- Keys provided to authorized personnel only
- Lighting adequate in all areas
- Dry storage buildings and repair shops locked after closing

Housekeeping

- Grass and weeds regularly trimmed
- Woodshop, boat repair shop regularly cleaned

USCG – Safety & Accidents & Sea

- USCG's goal is to maintain a safe waterway where commercial, competitive, and recreational boating can co-exist safely
- Incidents involving accidents at sea where safety was concerned



Lawyers, Nuns, and Money – USCG - Ryan.T.Newmeyer@uscg.mil



Your Opinion Matters

Please **“check-in”** to this session on the Sailing Leadership Forum app
and complete the session survey

Or

Complete one of the yellow survey forms in the back of the room and drop in
the box

Thank you for attending our session:
“Lawyers, Nuns, and Money”

