

# GOWRIE ASSOCIATES, INC.

WITH OFFICES AT

135 COLONY STREET  
MERIDEN, CONN 06450  
TELEPHONE 235-7908

## *Insurance*

12 WEST AVENUE  
ESSEX, CONN 06426  
TELEPHONE 767-8010

April 3, 1980

Donald Davis, Commodore  
Off Soundings Club

RE: Risk Identification for  
Off Soundings Club

Dear Don:

After our meeting earlier in March, I surveyed my insurance markets in search of a company willing to cover the exposures peculiar to the Off Soundings Club.

Currently the Club has an OL&T policy in force with a bodily injury limit of \$300,000 and a property damage limit of \$25,000. This policy is a necessary part of any insurance program, but it does have limitations, some of which are a concern as respects the functions of the Off Soundings Club. These exclusions of coverage are as follows:

- 1.) There is no coverage for losses relating to the ownership, maintenance, or use of any watercraft. The Club's use of watercraft would include: committee boats either chartered or owned and operated by another party under the direction of the Club, or launches used or chartered to ferry people back and forth to their boats at Block Island or Shelter Island. The USYRU regatta liability policy could cover some of these exposures, but only those occurring during the race.
- 2.) There is no coverage for losses relating to automobiles. If an officer of the Club were involved in an accident in his own vehicle while on Club business, the OL&T policy would not apply. Non-owned automobile coverage can be purchased at a modest cost.

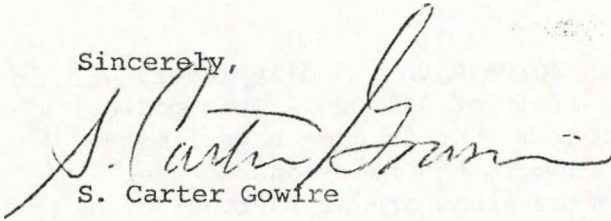
- 3.) There is no coverage for losses relating to the serving or selling of alcoholic beverages, or the leasing of premises used for such purposes. This insurance can also be purchased.

We can offer through the Aetna Life and Casualty Company a comprehensive general liability policy with a broad form endorsement. This will add coverage for host liquor liability, non-owned automobile liability, and watercraft liability for watercraft up to fifty feet in overall length. The Off Soundings Club should be added as an additional insured to the policy which covers "Empress", since she exceeds fifty feet.

The approximate annual cost for this contract is \$475, based on a club membership of 620. The Aetna may wish to make a flat charge for each event sponsored by the Club, but this has not yet been determined. If this is necessary, I am sure the charge will be modest.

I would be happy to entertain any further questions you may have, and if this proposal is of interest to the Off Soundings Club, I will take steps toward policy issuance.

Sincerely,

A handwritten signature in cursive script, appearing to read "S. Carter Gowire".

S. Carter Gowire

SCG/lg