



## MOBILITY CUP DAMAGE POLICY

Recognizing that the Mobility Cup regatta would not take place without the generous equipment donation of the boat owners, and considering the fact that the sailors have the free use of this equipment, the following damage policy applies.

1. All boats used in the regatta must have Hull & Machinery insurance and a minimum of \$1,000,000 Protection & Indemnity (Liability) coverage provided by the boat's owner.
2. All sailors attending the regatta must contribute an amount, to be determined by the event organizer, to a fleet damage fund. Sailors who have not paid this amount on or before on-site registration will not be allowed to race.

Should there be damage to a boat the skipper found to be at fault will forfeit 100% of their deposit. The balance of damage cost and/or deductible will be covered by the fleet damage fund, to a maximum of \$1,000 per boat.

After the regatta, all unused funds in the fleet damage fund will be equally divided among all registered sailors, who were not found to be at fault in any accidents or incidents causing damage to the boat they were using during the course of the regatta.

***Racing accident fault will be determined by the protest committee through protest or by arbitration.***

***In the case of on-water non-racing accidents fault will be determined by the host organizing committee and/or the protest committee.***

***If the host committee is unable to make a decision, the final decision will be made by the ASN Mobility Cup Committee.***

***The host authority will be responsible for any damages during lift in and/or haul out and should verify that they have adequate insurance for this.***