



BROCKPORT YACHT CLUB

PORTHOLE

The Official Newsletter of the Brockport Yacht Club
David Pulhamus, Editor



February 2017

COMMODORE'S CORNER



Greetings and Salutations;

We are diligently working on the budget. We hope to have a draft posted in the members section of the website sometime the week of Feb 20th. I don't foresee any showstoppers this year. But then again I have been known to be mistaken.

A small band of merry BYC marauders attended the Toronto Boat Show last month. There were no international incidents but there was definitely questionable judgement which is to be expected. The boats were nice and the beer was too. As if all the excitement of a boat show wasn't enough, Tim Maynard and I got to meet Ted Lang better known as Isaac from The Love Boat. (See pics. ed.) Cheers,

(John Stevens, Commodore)

VICE COMMODORE



John Saucke, Vice Commodore)

REAR COMMODORE

All appears to be quiet at the club right now and I have to admit I'm thinking more about skiing than boating this time of year. There are a couple of maintenance projects I

would like to propose and budget for; LED lighting for the first floor of the club house and a new kitchen floor. I'm also going to post a sign-up sheet on the bulletin at the club for volunteer work projects. Let me know of any projects that you think should be included on this list. Last year we got a good many of them completed. See you at the next general meeting.

(Ken Beghini, Rear Commodore)

FLEET CAPTAIN

May 6th is launch! I know it may seem far away, but it is less than 3 months from now.

I am still hopeful to get a work party in to work on straightening the docks, but the lack of solid ice in the basin has prevented it so far.



I have received more dock/move requests. I have put together a draft set of new slip assignments for these requests, and all docks are expected to be filled this coming season. More updates to come soon.

(Eric Grape, Fleet Captain)

DINNER MEETING February 23rd!

The monthly Club Membership Meeting and Dinner will be held at Carmestro's Restaurant in Hilton. Social hour begins at 6, dinner at 7, with the General Membership meeting to follow. If you plan on attending the dinner and are not on the permanent list, email the social committee to RSVP at:

bycdinner@brockportyachtclub.org Be a considerate member and RSVP!

TUESDAY BREAKFAST:

Everyone is welcome to come and enjoy the companionship of BYC at breakfast at the Hilton Diner every Tuesday morning at 9 AM.

BOAT SHOW PICS:

You don't want to miss these!

BUSINESS MEETINGS

- General Membership Meetings are held on the last Thursday of the month
- at Carmestro's in Hilton during the months of January thru April and
- at the yacht club during the months of May thru October.
- No meetings in November or December.
- Reservations are required for the dinner portion.
- Appetizers @ 6:00PM,
- Dinner @ 7:00PM, meeting to follow.
- email reservations to dinner@brockportyachtclub.org prior to 6PM on the Sunday prior to the meeting

CALENDAR

- May 6 Boat Launch
- May 13 Club Opening
- May 28 Commodore's Review & Holiday Cocktail Party
- July 3 Holiday Cocktail Party
- July TBD Kids Sunfish Classes
- Club Cruise: Begins the Last Saturday of July
- Sunfish Regatta TBD
- September 3 Annual Wine Tasting
- Saturday, September 9 Annual Corn Roast
- October 13-14 Haul Out
- October 26 Corn Beef Dinner & General Meeting
- Oct 28 Club Closing
- Nov. 4 Commodore's Ball

(Continued on page 2)



From the Surveyors Perspective:

By Bob Spencer

Boat Maintenance tied to Insurance:

So you have a damage claim you feel should be covered by your insurance policy. You report the claim and the Insurance Adjuster sends a Damage Surveyor out to inspect the

damage. One possible outcome is the Insurance company denies the claim do to "Deferred Maintenance".

What is "Deferred Maintenance"? In the insurance world, no one uses the word "Neglect" as it does not play well in court. Deferred Maintenance means one may someday perform routine maintenance to a component, but to this point it has not been done. Essentially that component maintenance has been neglected. Insurance companies do not have to pay a claim when Deferred Maintenance is found to be the cause.

In the world of Marine Insurance, there are two types of conditions associated with the policy. The first condition is called "Explicit" which means the condition is written into the policy. An example of an Explicit condition is area of navigation. If you insure for Great Lakes and Inland Waters, you are not covered by your Insurance policy if you decide to take your boat South by water as the trip involves ocean offshore passages. A second example of an Explicit condition is Yacht Racing. Unless your Policy states that you are covered for Racing, you likely are not. If you get into a Race collision you might not be covered. Either of these Explicit conditions can be modified with Insurance riders which will cost a few bucks more but will insure you for what you are doing.

The second condition is called "Implicit" which means the condition does not have to be written into the policy but the courts have generally ruled in favor of Implicit conditions favoring the Insurance company. Think of Implicit conditions as "common sense" type of conditions. For this article we will use the example of an Implicit condition regarding maintenance of the vessel. The general Implicit Condition is that "the insured must maintain the vessel in proper condition for its usage". Think of it as "Sea Worthy" condition, which by the way is not a term used because Sea Worthy is not well defined. The gist of this Implicit Condition is that an owner can't let their vessel deteriorate to rack and ruin and expect an insurance company to pay for the consequences.

Some examples of Deferred Maintenance are as follows:

Engine water pumps and impellers. Most manufacturers recommend

replacing at least the impellers every three years and the water pump at no more than five year intervals. If your engine overheats due to an old crumbled impeller, an insurance company is unlikely to approve an overheat claim.

Outdrive Bellows: Most manufacturers recommend that the Outdrive bellows should be replaced at the first sign of deterioration or at 5 to 7 year intervals, whichever comes first. There are either two or three rubber bellows on each Outdrive depending on the make and model. The two critical bellows are the main universal joint bellows and the shifting bellows. If either of those bellows tears, water can enter the bilge and sink the boat as soon as the bilge pump kills the batteries. This happens more often than you think. If the bellows are badly deteriorated and the insured can't show a receipt for the last replacement to be within 7 years, the insurance claim for the sinking can be denied as Deferred Maintenance.

Bilge pump hoses: (especially the cheap corrugated plastic hoses). These hoses are also used for bait wells. If a hose is torn and water is entering the boat through the thru-hull fitting and the boat sinks, there is the possibility of a denied claim due to Deferred Maintenance.

By ABYC definition a Bilge pump is for the dewatering of nuisance water. A bilge pump is not meant to keep the boat afloat. At no time in a sinking claim is a failed bilge pump considered the primary cause of sinking. A failed bilge pump only weighs a few pounds and cannot sink a boat. The primary cause of boat sinking is water entering the boat. If water can't get into the boat the bilge pump is not even engaged. Most vessels sink right at their dock and the cause is never a failed Bilge pump but often is a case of Deferred Maintenance.

Again, it is the insureds responsibility to maintain the vessel in proper condition for its usage. If you have not changed your engine coolant impeller in recent memory, consider doing so before launch. Check your Bilge pump and Scupper hoses for degradation. While you are looking around your engine compartment, look at cooling and fuel hoses. If the rubber is cracked or dry rotted, replace these items before launch with proper marine grade hoses. If you have plastic thru-hull fittings, take a flashlight and look into the fitting from the outside. If the fitting is cracked, replace it. If the location is difficult to access, replace the thru-hull with bronze or stainless so you don't have to do it again in a few years. Don't depend on

an insurance claim to cover you as opposed to proper maintenance.

WELCOME NEW MEMBERS!:

At the January General Membership Meeting Matt Ulp and Tom Rossi were voted in. Congrats to them!

RACING:

Just wanted to make sure we thank everybody involved with the Awards Banquet, it was a super fun evening. Bill, Rob and everybody else involved did a great job and Hose 22 was a fantastic venue. I hope this event becomes a staple on the BYC schedule.

Thanks!

(Submitted by Andy Ruestow)

SHIP'S STORE:

I have recently taken over the duties of the Ship's Store. Dave Schantz has given me all of his remaining inventory. Thanks Dave for the great job you have done over the years.

The following are items that I will have in inventory: T-shirts, hoodies, BYC hats, BYC pennant's, koozie cups, car window decals, burgees, commodore lapel pins, officer flags and American flags.

Please contact me if you have any items we should add to inventory.

I will have a complete list of inventory items along with pricing in the next Port-Hole.

Jack Evans 455-5701

jackevans@rochester.rr.com

FOR SAIL:

1975 Catalina 22 with Swing Keel Well maintained. Sailed every summer since 1990 on Lake Ontario out of BYC. Excellent sails: Ullman Jib with CDI roller furler.. Somerset loose footed main with Lazy Jack system. Ulmer Flasher with all rigging. 2004 Honda 5 HP 4 stroke outboard. Purchased new. Less than 10 engine hours per year. Autohelm 1000 autopilot. Ray Jefferson 5000M Radio. (Needs new 12V Marine battery.) Storage trailer with

new trailer tires. 2016 NY Registration and Inspection. Currently located in the club parking lot. Asking \$3000. Contact: Laurie Eschmann 225-2705

29.5 foot Sea Ray(Sweet Pea) for sale. Air/heater , hot & cold pressure water, microwave , twin 260 HP engines. contact Bruce Martin [585-734-1141](tel:585-734-1141). \$16,900.

Charisma for Sale

- 1975 Sabre 28 MK I with Atomic 4
- 3' 10" shoal draft, great for BYC
- Wheel steering & New Quantum Main-sail
- Asking \$12K
- See Ken Beghini for details 705-5370



MISCELLANEOUS RAMBLINGS:

One of my part time gigs is helping out at Black Button Distilling (well worth the visit to their tasting room). Recently I had to get a couple of volumetric dispensers from China operational to fill the 50 ml sample bottles you see at the cash registers in liquor stores. They had to be de-burred, de-greased and re-worked. Once those tasks were completed, the

Bespoke Bourbon Cream could begin. All went well, until Citrus Forward Gin had to be dispensed. Then the nozzle started to drip continuously. Upon takedown and examination it was found that the "O" rings had failed. They were nitrile, and while they could resist the lower alcohol level of Bespoke, the Gin proved too much. A quick internet search yielded that the "O" rings needed had to be made from EDPM. I located some and the problem was solved. So why the long tale? Just goes to show that Ethanol messes other things up besides engines and minds.

Respectfully yours',
Dave

Winter Pics of Club:



I will leave you with pictures from our traveling emissary; Dave Hale.

