



BROCKPORT YACHT CLUB

PORTHOLE

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



January 2018

COMMODORE'S CORNER



Happy New year to one and all. I hope everyone enjoyed the holidays. There has been a lot of work done on the repair project. On January 3rd, we went before

the Hamlin Town Planning Board which went well. on January 16th we go before the Hamlin Zoning Board. Assuming all goes well there (and we have no reason to think otherwise), we go back before the Conservation Board. We are tentatively scheduled to have a public hearing on February 5th however there is some confusion as to whether we are required to have a public hearing. For the record, Hamlin Supervisor Eric Peters has been instrumental in helping us through the process. We received a response back from the DEC. They asked for clarification on a few items which was anticipated. LaBella is turning that around this week. According to the Army Corps, the lake level is currently 9" above where it was this time last year at 245.28'. We are on track to begin construction in February. Stay warm!

(John Stevens, Commodore)

VICE COMMODORE



Another year beginning with thoughts of an early spring and not too much water. A group of us just attended the Toronto boat

show sponsored by our Commodore John Stevens and had a fantastic time. Thanks also to John for all of the efforts with the DEC, town of Hamlin, and the LaBella people. Soon our repair and upgrade work will come to fruition. Looking forward to seeing you all at the January meeting. Be safe in the snowy weather, see you soon.

(John Saucke, Vice Commodore)

REAR COMMODORE



Happy New Year! Looking forward to seeing everyone at the January meeting

See you at the club.

(Ken Beghini, Rear Commodore)

FLEET CAPTAIN

Welcome to 2018! Less than five months until launch. I hope everyone is staying warm this frigid winter. I, for one, escaped the cold and got to go sailing in Aruba. I highly recommend it!

The one good thing about the cold temperatures is that there is ice in the basin. While we finished the majority of the dock work in the



basin this summer, there is a need for a work party or two to finish up the joists. So look for a work party sometime

in January.

Eric Grape

(Eric Grape, Fleet Captain)

DINNER MEETING 25th!

Once again we will be hosting our winter meetings at Fosters Restaurant, 50 Canning Street, Hilton NY (Jan. 25th / Feb. 22nd / March 29th / April 26th). Cocktail hour begins at 6:00 pm with dinner served at 7:00 pm, and the general meeting starting at 8:00 pm. The first 3 dinners will be a buffet and the last dinner on April 26 will feature prime rib. The cost will remain the same, \$16.00 / person.

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BUSINESS MEETINGS

- General Membership Meetings are held on the last Thursday of the month
- at Foster's in Hilton during the months of January thru April
- May through October meetings are at the Club.
- 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 5 Boat Launch
- May 19 Club Opening
- May 27 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 2 Annual Wine Tasting
- Saturday, September 8 Annual Corn Roast
- October 12-13 Haul Out
- October 25 Corn Beef Dinner & General Meeting
- Oct 27 Club Closing
- Nov. 10th Commodore's Ball

Reservations for the dinners are required. Please e-mail cancellations or reservations to:

bycdinner@brockportyachtclub.org prior to 6:00 pm on the Sunday before the meeting. As usual, if you're on the permanent list and aren't able to attend, cancellation is required, otherwise no action is required for members on the permanent list who will attend. All members are welcome to attend the general meeting even if they choose not to purchase a dinner.

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.

NOMINATING COMMITTEE REPORT by Matt Keene

The nominating committee consisting of Jon Fox, Joe Amorese, and Matt Keene are taking the recommendation of the Trustees to nominate John Stevens to a third term. With the large capital project on the seawall upgrade there is a need for continuity. This is a special case from the Bylaws under the Commodore section A part 4. "Shall not serve more than two successive terms, unless the Club by a 2/3 vote of the corporate members present, recognizing the welfare of the organization imperiled, recommends an extension not to exceed one year."

So with the agreement that the officers will serve in their current roles for another year we will be placing the following names in nomination at the January meeting:

Commodore – John Stevens

Vice Commodore – John Saucke

Rear Commodore – Ken Beghini

Fleet Captain – Eric Grape

Treasurer – Todd Dunn

Financial Secretary – Dave Nasca

Recording Secretary – Matt Westphal

Trustee – 5 years – Jon Fox
(replacing Scott Wishart who has "termed out")

The other Trustees (not up for election) are:

Dave Resch 5th year

Dave Pulhamus 4th year

Ted Halsey 3rd year

John Walsh 2nd year

From The Surveyors Perspective

By Bob Spencer

Marine Insurance Explained:

As a Marine Surveyor, I do a lot of Damage Claims Surveys for Insurance companies. It is often apparent that the insured does not really understand what Marine Insurance is.

Marine Insurance is split into three areas of coverage.

Physical Coverage for accidents such as groundings, fire, sinking, collision, lightning strikes, storm damage and environmental cleanup due to pollution from your vessel (oil or fuel leak).

Marine Insurance also covers personal injuries occurring on your vessel, such as a guest slips and breaks an arm.

Liability covers damage to others due to your vessel. For instance if your vessel catches fire and spreads that fire to another vessel or the marina dock structure, or your vessel falls from its jack stands during yard storage and damages other vessels, you are Liable. With Liability coverage the insurance pays up to your policy limit.

Marine Insurance policies are limited by YOUR choices when applying for that policy. The more coverage you want, the more expensive the policy. Let's examine the factors that will increase the cost of a policy, but may well be coverage you desire.

Marine Insurance payoffs are based on either ACV (Actual Cash Value aka Current Book Value) or Agreed Value. Agreed Value is an agreement between you and the insurance company as to the value of your boat. Most people opting for Agreed Value are asking for a value higher than ACV or Book Values. There is a cost for the higher valuation. You

may want an Agreed Value policy if you have generally "Overspent" the boat such as a newer extensive Electronic Navigation suite of instruments installed on an older boat.

Marine Insurance companies will depreciate equipment losses. There is a depreciation scale that is used across the industry. For instance, If you hit a log with your outdrive and have to replace it and the outdrive is 5 years old, the depreciation table says your 5 year old outdrive is worth 65% of the value of a new one. That is what they will pay. You can often opt for "Full Replacement Value" for covered losses. As always there will be a policy price increase for "Full Replacement Value".

Liability values start at a minimum for the policy, often \$80,000. You can increase that value by paying more. If your boat causes a fire loss to several nearby vessels, The insurance company pays out to the limit (\$80,000) and you are personally responsible for the rest of the costs over your insured amount. If you are in-yard or docked next to a \$100,000 (or more) boat, and your boat causes a loss, the cost to you can still be substantial for costs over and above your insurance. Many people opt for \$300,000 Liability. Likewise if you consider your \$2,000 boat hardly worth insuring, you are still responsible for liability to others. You can purchase simply Liability insurance for considerably less than a full policy. Most Marinas and Yacht clubs require at least Liability insurance on your boat.

Medical Coverage starts at a minimum for the policy and can be increased by you. That decision depends on how you use your boat. If you only use the boat occasionally and with just your family, the minimal coverage may be enough. If you race with a crew, or entertain friends often, you will probably want more Medical Coverage for personal injuries occurring on your boat. Either way as the boat owner, you may still be found responsible for injuries on your boat if caught up in a law suit, whether you have insurance or not. Better to be insured.

Speaking of Racing, if you are racing your boat (and this generally pertains to yacht racing) ensure that your policy covers you for Yacht Racing activities. If you do not have coverage, purchase a Race Rider. If your boat is damaged or

damages another boat while engaged in racing, you will not be covered without the Race Rider on your policy. The Rider may only cost \$50 a year but not having it could cost you thousands.

Navigation Limits: If you intend to travel to Canada with your boat or you want to take it down the Inter-coastal water way or do the Great Loop, make sure you are insured for each of the scenarios you intend to Navigate. If you are not insured for use in Canada and you damage your vessel in Canadian waters, you will not be covered. Be certain to check out your Navigation Limits and if they are insufficient, purchase a Navigation rider for the extra coverage.

Freeze Up Rider: In the past many insurance companies automatically covered engine block freeze ups (cracked blocks) caused by improper winterization. Now a days, with price competition between insurance companies, most are no longer covering freeze up in the basic insurance plan. That is why one plan is cheaper than the next. That said, most companies do offer the Freeze Up rider for an added fee. You will have to decide if you want that coverage and make sure you ask for it if you do want it.

Personal equipment: This is loose equipment not physically attached to the boat. Most basic policies cover \$1,000. That may be sufficient for you. Where I often see a short fall is sport fishing vessels. Loose rods, reels, lures, planer boards, nets etc. can easily come to \$5,000. Scuba equipment on-board can be worth 2 thousand per kit. A suite of race sails are loose items if not hanked on (and no policy will cover sail damage), but if the boat totally sinks or burns the lost sails can be covered by a Personal Equipment Rider. As always, there is a rider to increase personal equipment loss.

When you see a basic policy price quote, decide on the coverage you want and compare companies with the full coverage you are after.

So you have decided on the best coverage for you and paid for all the upgrades and riders. Some companies call this their "Premier Coverage" and the underwriter tells you "Everything is covered" in our premier policy. That underwriter means everything that insurance covers

is covered in the policy. He does not really mean "Everything" is covered. Marine Insurance is NOT a mechanical guarantee or warranty for the mechanical components of your boat. Wear and tear items, include engines and transmissions, water heaters, bilge pumps and all the other mechanical and electrical components that make up your boat. Wear and tear losses are NOT covered. Again this is insurance not a warranty.

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 the Navigation Limits and winter Lay-Up months.

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. One possible outcome is the Insurance company denies the claim due to "Deferred Maintenance". Deferred Maintenance means a boat owner 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. Another "Implicit Condition" is that the insured must and will cooperate with the insurance company when investigating a claim.

Do your homework when buying Marine Insurance. Rather than blame the insurance company when they tell you your issue is not covered, understand that you are the one who dictates coverage when you buy the policy. Insurance companies

will pay legitimate claims but will not pay for claims outside of the specific policy. If you don't have Freeze up coverage and you suffer a cracked block, your insurance company will not pay the claim. If you are racing and suffer a collision without race coverage, they will not pay the claim. With Marine Insurance, you truly get what you pay for. Keep your boat in good condition and get the policy that suits your needs and you should be well covered. Buy the cheapest policy you can get and let your boat go to ruin and you will not be happy with your coverage, and you will only have yourself to blame.

SHIP'S STORE:

In stock: T-shirts, hats, koozies, burpees, and more! See last page. Give me a call or email me for prices, colors and sizes. Jack Evans 455-5701

An additional item this year for those who need a smaller BYC Burgee: It measures 8 X 12 inches. Used for bow flag staffs.

FOR SAIL:

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). \$13,900.

Pearson 25, Lilly. New(er) sails. Roller furling. Motor. \$3,800. Dave Pulhamus

Pearson 26 Weekender hull. Almost free. Wil help move. Dave Pulhamus

Wait! Don't Stop Now ! There is more Porthole on the next two pages!!

Pearson 25, Lilly. New(er) sails. Roller furling. Motor. \$3,800. Dave Pulhamus

MISCELLANEOUS RAMBLINGS:

Not much to say.

Please enjoy the photo of Eric piloting his new boat. (It will require some dock re-arrangement.)

A Big Thanks to Bob Spencer on a stupendous Surveyor's Perspective this month. Very informative.

Now is the time to contemplate what you want to do to your boat this year. That is half the battle. (The other half is forgetting it. I mean accomplishing the tasks.)

It certainly will be a different year, what with all of the activity that will be happening on Sandy Harbor Drive.



Anyone spotted our elusive mascot?

Anyone seen the Snowy Owls that are in abundance this year? Any Photos?

I still can't figure out his software. The other picture is of boats sleeping. Saving their strength for the upcoming season!

Keep your spars clean!

Dave



