RACING SAFETY MANUAL

Suggested Procedures for Racing Superyachts

Version 3
February 2025

Jonathan Kline

Acknowledgement

The Super Yacht Racing Association would like to express their gratitude to Jonathan Kline, program manager for the yacht *P2,* for his initiative in drafting this update to the Racing Safety Manual. The Association is also grateful to Captain Richard Chadburn aboard the Yacht Farfalla, who shared the details and lessons from the accident that occurred on board while sailing off the coast of Antigua in 2022. Through the efforts of people such as Jonathan and Richard, as well as owners, captains, industry professionals and crew, it is our hope that this Safety Manual will be considered a common reference for those interested in superyacht racing.

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Manager, SYRA

Photos courtesy Peter McNaughton
www.mcnaughtonmedia.com

Preface

The following recommendations have been developed over a decade of racing superyachts in a variety of regattas. They have evolved continuously since inception and continue to evolve after each regatta, tuning or practice session. The Racing Safety Manual is not a static document, assumed to be complete and/or comprehensive; rather it remains a work in progress, as crew and vessel evolve and regatta venues and racing formats change, so too does this manual.

The latest version of this manual incorporates several key lessons learned after the fatal accident aboard the Yacht Farfalla in 2022. Many of the elements described in the Farfalla scenario were discussed in the first version of Safety Racing Manual and clearly Richard and his team operated similar strict safety and maintenance guidelines on board. The report reveals an owner, skipper and crew that followed the playbook for superyacht racing – and I don't mean this playbook specifically; I mean the playbook that any veteran skipper would follow while racing these large yachts.

I have divided the recommendations for the Safety Manual into 12 sections. Each section has a brief description of the topic, its intended goal, followed by a series of bullet points which might be considered when developing the particular checklist or procedure for an individual yacht. There is no single, generic manual that will work for all yachts. However, the topics below, together with the discussion points included, can provide the foundation for the first draft of a yacht's Racing Safety Manual or help enhance a polished draft of an existing manual. It must be stressed that these recommendations are offered by the Superyacht Racing Association in the interest of safety; they are not requirements. The captain of the vessel remains solely responsible for the safe operation of his or her yacht and will determine whether these safety recommendations and/or others from the SYRA website, or elsewhere, should be used onboard his vessel and how.

Introduction

The decision to participate in a superyacht race should be accompanied by a commitment to prepare the yacht, crew and owners for racing. Seasoned superyacht teams know this, but there are many new yachts, or existing yachts with new owners who want to participate in superyacht regattas for the first time and may not know the extent of preparation necessary to ensure that it is a safe and enjoyable experience.

It is easy, even dangerous, to downplay or fail to recognize the difference between sailing and racing, to believe that "we'll just sail around the course, follow the fleet and have some fun." Once on the playing field, the relaxed attitude is often replaced by a more competitive stance. Add an invited racing professional and some enthusiastic crew and the competitive nature is transformed irrevocably. The formula can be a dangerous one; the cruising yacht and crew arrive at the event with one sailing philosophy in mind, but once on the race course switch to a different mode.

The recommendations below are intentionally broad in scope so that they will be useful to established racing programs, as well as to programs whose primary emphasis is cruising. Much of what follows will be obvious to many, but in the interest of helping as many owners, captains, and crews as possible, even obvious points have been included.

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Pre-Race Test Priorities: Get To Know Your Boat

Test priorities allow the owners and crew to get know their boats. C rewmembers may have been working on a yacht for years but unless they have actually tried to race that yacht, they will not fully understand the yacht's capabilities and limitations. Even the simplest maneuver, such as tacking, can be dangerous on a racing superyacht whose crew has not refined the procedures required to execute that maneuver in race mode.

The test priority work sheet should encourage the crew to identify the most likely maneuvers present in all superyacht regattas and break those maneuvers down so that efficiency and safety are enhanced. With each new regatta, the test priorities change. The clean execution of basic maneuvers is eventually expanded by trialing more complicated ones. The term "baby steps" comes to mind when defining the path from the simple maneuver to the more complex. It is safer and more effective to perfect the fundamental maneuvers first before attempting the more advanced.

Perhaps the most important by-product of the Test Priority Worksheet is that the yacht crew will understand the limitations inherent to their yacht and find ways to either compensate for these limitations, or accept them. It is critical that the limitations be identified **before** the regatta so that a base line is established with the safety of the guests and crew as the paramount consideration. With each additional regatta, the crew can develop custom hardware and/or crew optimizations to allow for improvements and enhanced safety.

A sample of recommended Pre-Race Test Priorities follows:

- **DATA GATHERING:** Approach the various entities involved in the design, construction and outfitting of the yacht to provide the pertinent data and guidelines to establish the maximum safe working loads of the sailing hardware, scantlings, sails and running rigging. This will likely come from a combination of the naval architect, builder, spar manufacturer, sail maker and running rigging supplier.

- **PRE-REGATTA SAILING:** Well before arriving at the regatta, sail the boat upwind at max trim, to within 5 or 10% of 100% maximum Safe Working Loads. Have some or all of the race crew on board and slowly ramp up to this point. Identify what to monitor as the loads start to increase and as the cruising boat enters what is perhaps new territory, "race mode." This staged transformation can be as exciting for owners and guests as it is for crew.

- **HYDRAULICS & ELECTRICAL:** Determine the limitations, if any, of the hydraulic system and electrical plant. In other words, run the boat in race mode with multiple functions occurring simultaneously (furlers, winches, domestic equipment, etc.).

- **RUNNING RIGGING LOADS:** Review all high load sheet runs, especially those that pass through multiple angles or turns of more than 90 degrees between clew or boom and winch/cylinder. Ensure that the lines and the sheaves that they ride on are operating according to their design and within their limitations. Understand the difference between block loading and sheet loading for all the yacht's high load leads.

- **DECK HARDWARE:** Be aware of high load deck fittings that are not easily able to be inspected, especially those deck fittings that experience constant cyclic loading. What you can see above deck, is not an accurate indication of what is going on below deck.

- **RUNNERS**: All parts of the running backstay system will experience this kind of loading whether sailing in vigorous conditions or motoring in a seaway. Therefore, all components of the running backstay system need to be incorporated into a vigorous system of inspection and replacement.

- **NO-GO AREAS:** Despite all of these precautions and preventative maintenance bullet points, gear can still fail. Therefore, it is also vitally important for yacht crew to identify no-go areas during full-noise racing. Crew need to pass quickly through these areas or avoid them altogether.

- **COMMUNICATIONS:** Establish a communication system with the front, middle and the back of the yacht.

- **TURNING DATA:** In clear water with no traffic test the turning characteristics of the yacht when fully loaded. Establish and record the time and distance covered during a sheet/vang dump and bear-away maneuver.

- **TACKING:** Lay out the detailed procedures to tack the yacht safely. Time the tack with the primary headsail. Note where the "sleeping dragon" lies (the lazy sheet) and how it behaves during the tack.

- **HEADSAIL FURLING**: Time how long it takes to furl and deploy the primary headsail. How deep does the helmsman have to steer to achieve a safe furl? What furling loads are the headstay, foil, and hydraulics/electrics designed to handle? Early or overly aggressive furling can cause significant damage to the components noted above.

- **HEADSAIL REEFING**: Does the design and construction of the headstay foil, furler and sail allow the headsail to be partially reefed while sailing? Not all foil profiles, furler motors and sails can withstand the demands of racing with a partially furled sail.

- **JIB SHEET LEADS:** Review primary and alternative jib sheet leads if any (outboard lead options, in-hauler option). Verify all alternative jib leads with the necessary parties; builder, equipment manufacturers and naval architect for safety and loading purposes.
- **SPINNAKER HOIST/DOUSE**: Time a controlled hoist and a douse of the MPS. Identify idiosyncrasies of the bucket, sock and control lines in light, moderate and heavy air. What is the maximum wind speed that you will use a spinnaker?

- **GYBING:** Execute a controlled gybe of the kite.
- **SAIL USAGE:** Establish a basic sail crossover chart (when to switch from genoa/blade to staysail, when to reef, when to switch from blade/genoa to MPS).
- **NAVIGATION EQUIPMENT:** Calibrate the navigation package on board. Ensure that all the tools available to the afterguard team (AIS, radars, plotters, and electronic range finders) are set up and tuned correctly.
- **CREW ASSIGNMENTS:** Identify the key jobs/positions for the primary maneuvers and skill sets required.

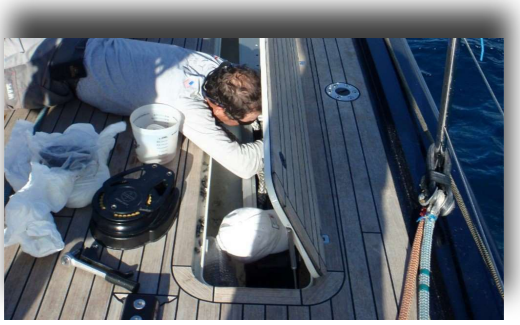
Pre-Race Equipment Checks and Work Lists

On yachts that expect to participate in several superyacht regattas there are at least two types of work lists that should be developed before every regatta. The first is a pre-race check-list and includes race preparation line items that can be completed before every regatta. The second is more of a work list which would include deficiencies noted or optimizations suggested after the previous regatta. Pending unscheduled maintenance items are also included.

While these work lists and check lists are very much yacht specific, we have included suggested elements of the pre-race checklist which can be used as a template by other yacht crews. It is vital to note that these lists represent a sampling of items that are reviewed either initially and/or before every regatta. Yachts must tailor these suggestions to suit their individual requirements and goals.

Suggested elements of the Pre-Race Checklists:

- Inspect/assess all fixed deck hardware; stand up blocks, turning blocks, sheaves, and winches.
- When were they last opened for cleaning and inspection?
- Are they being used as intended by the designer?
- Are they actually turning under load?
- Has or will cruising hardware be incorporated into racing, i.e. mooring cleats, fairleads, deck pad eyes?



- Are the load orientations dictated by the manufacturer and naval architect respected?
- Are changes likely to be requested from race crew to improve speed and performance? Will these changes compromise safety factors, i.e. more acute load angles, deflectors that create danger triangles, secondary winches asked to take primary loads?
- Inspect all loose/removable deck hardware and running rigging; snatch blocks, connectors, Tylaska/Sparcraft shackles and dog bones.

- Confirm maximum SWL (safe working load) for these loose items used in racing.

- Establish a system that will prevent an under-rated piece of equipment from being used for a job outside the range of its max SWL.

- Develop a comprehensive system of inspection and replacement Loose hardware like snatch blocks, soft shackles, D-shackles and running rigging (sheets, halyards) and standing rigging (mast stays and fittings) often receive the most attention; however, at some point, depending on the age of the yacht, deck hardware installed during construction needs to be incorporated into the 1, 3 or 5 year maintenance program. At an annual yard period, consider removing fixed pad eyes and highly loaded hardware so that the "buried" portion (threads and fasteners and backing plates) can be checked, NDT'd and either reinstalled, upgraded, or replaced. Where solid metal ends and threads commence seems to be the most critical area to analyse, and the hardest area to inspect.

- Wherever possible, floating pad eyes that allow the fitting to align to the actual load axis, should be used for all systems that experience cyclic loading. Fixed deck hardware that does not self-align needs to be viewed with the understanding that the Safe Working Load and Break Load published by the manufacturer are only relevant when the actual load axis is in line with the installation/orientation. Any alteration to the load path severely diminishes the rated capacities of the fitting.

- Beware of loose hardware used while cruising that could potentially be incorporated with the racing gear.

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- Inspect all high load lashings; typically at clews, heads, tacks, etc.

- Verify an adequate number of passes; even load distribution, i.e. no pinch points.

- Establish a running rigging log and a replacement schedule. Richard, your system of barcoding race rigging and hardware is an excellent way forward.

- Check the material/diameter specification and its susceptibility to UV breakdown.

- Consider a safety lashing as a back-up to the primary lashing.

- Check/protect/remove mast and spreader chafe points and appendages.
- Check/protect chafe points under boom, V1's, coach-house, glass, hatches, etc.
- Assess technical spaces for clutter. Consider moving items stored in critical technical spaces that might need to be accessed during racing.
- Yachts with captive winches might consider re-arranging the lockers to ensure functionality and access at all possible angles of heel.

Responsibilities and Qualifications of the Afterguard: Helmsman, Tactician, Navigator and Safety Officer

The responsibilities of the 'afterguard' on a racing superyacht include, but are not limited to, the following four important items:

a. Safety through prudent decisions made in a timely fashion with an understanding of the limitations and sailing characteristics of the yacht

b. Safety through a thorough understanding of the Notice of Race, Sailing Instructions and the Racing Rules of Sailing and Appendix SY.

c. Fair and responsible racing

d. Enjoyment of the yacht's owners and guests

While there is no requirement for four afterguard members, it is common practice to have the responsibilities of driving the yacht, ensuring she sails the proper course (in deep water), racing her to potential in a safe, seamanlike manner, be handled by four individuals:

Helmsman - Responsible only for driving the yacht. This individual should have racing experience and had time helming this particular superyacht.

Navigator - Responsible for all navigational duties including having the yacht sail the proper course, doing so in deep water relative to the draft of the yacht and have a familiarity with the yacht's navigational equipment.

Racing Tactician - Responsible for directing where the yacht goes on the race course taking into account tactical considerations, wind direction, current and other yachts in the race. He or she should be an experienced racing sailor intimate with the Racing Rules of Sailing and understand the Sailing Instructions, know the limitations and sailing characteristics of the yacht and have superyacht racing experience.

Safety Officer - Responsible for the safe sailing of the yacht with a focus on collision avoidance. This individual must be fluent in English, experienced with VHF radio communication and be an experienced racing sailor with an in depth knowledge of the Sailing Instructions and Racing Rules of Sailing. The Safety Officer must not allow other responsibilities to distract him from his primary role. He must be alert for calls from other vessels and be quick to acknowledge the call, even amid the sometimes garbled and frenetic communications inherent in bridge to bridge

dialogue. The Safety Officer's VHF must be with him and audible at all times, regardless of his location on the yacht. An additional role for the Safey Officer could be that comprehensive deck walk during upwind and downwind sailing to work with the skipper to identify these no-go areas and build them in to the safety plan. In my experience, no-go areas "move" as new trimmers and pro race crew identify different ways to optimise sail shape and over-all performance. Therefore, the Safety Officer needs to constantly be aware of new leads suggested and what triangles these new leads create.

There is an obvious need for these four individuals to work closely together and have a clear understanding of their specific roles and responsibilities. Most importantly, there must be a clear understanding about the permanent captain's authority regarding where the yacht goes, what and when maneuvers are executed - particularly when safety and collision avoidance are issues. This should be discussed and agreed upon prior to the first practice session and reaffirmed by the owner at the pre-race briefing.

It is paramount that the individuals who are assigned to these critical positions possess the appropriate skill set and experience to ensure that the yacht can safely race no matter what the conditions or tactical situation that may arise.

Imported Race Crew: Roles, Responsibilities & Etiquette

Perhaps one of the most difficult jobs for the captain of the racing superyacht is the management and integration of the temporary race crew. On one hand, the captain is expected to empower these talented racing sailors to enable his boat to go faster and race smarter than the competition. On the other, he must ensure that the comfort and safety of the owner, crew and guests, not to mention the safety of the yacht, are not compromised. There is a delicate balance between these two responsibilities and the captain of the yacht must be prepared to carry out his responsibilities with the support of the owner and the temporary race crew. Years of superyacht racing has shown that this has not always been the case. Sometimes the dynamic tension and conflict between the afterguard's urge to win and the captain's concern for safety come to the forefront. In superyacht racing, with yachts weighing hundreds of tons, there can be no conflict when it comes to the issue of safety. When there is any doubt, all members of the afterguard must be willing to take the safe and prudent course of action, even when it results in compromising competitive advantage. That is why it is essential that everyone understand, in advance, that the captain has the final authority when it comes to the safe maneuvering of the yacht.

There is no problem giving the race crew the "con" just as you would give the con to a watch officer or a pilot. As long as all goes well, it is an easy ride, but the captain must be quick to step-up and take control (and announce that he is taking control along with the permanent crew) when in his judgment he needs to do so for the safety of the vessel. He may want to meet privately with the crew on this subject. The permanent captain should address this issue during his welcome speech and make it clear to everyone aboard, should an occasion arise where the vessel's safety is in jeopardy, he will take charge. The permanent captain need not be afraid to hand-over the con, but he must not be hesitant to take it back.

The difference in opinion between the captain and the racing afterguard can sometimes be subtle; therefore, it is essential that the captain and the entire afterguard develop trust and understanding before any critical calls are made.

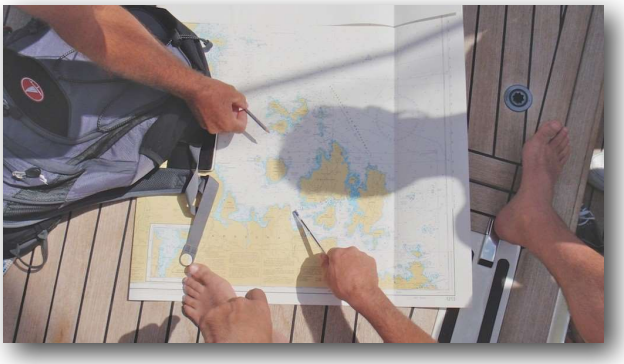
Some observations from recent regattas:

- Every racing sailor wants to find ways to make a yacht sail faster. That is what he is being asked to do when invited aboard for a superyacht regatta.
- In most cases, the experience of the racing sailor will help the crew of an infrequently raced boat to improve performance and safety.

- The presence of temporary race crew can heighten enthusiasm and enjoyment among the permanent crew. They get to know their boat better and to maximize its potential from a speed and maneuvering standpoint. Owners and guests can also become passionate and more inquisitive about wind, tactics and crew work. A healthy and positive "vibe" is often developed on-board, with teamwork being a primary goal.
- The tricks of the trade from the successful dinghy/small boat sailor can often be applied to superyachts. However, it is vital that every "trick" is scrutinized by the captain and the resource team he has available to him (naval architects, rigging rope suppliers and sail makers) because of the enormous loads generated onboard superyachts.
- Paid race crew want to be invited back and therefore will perform according to the guidelines set forth by the captain and owner. For this reason it is vital that the permanent captain on board establish the guidelines before the temporary race crew arrive.
- Most, but not all, temporary race crew understand that large sailing yachts primarily used for cruising have limitations. The limitations of the particular yacht must be highlighted, and as noted in earlier sections of this manual, may either be improved upon or accepted.
- Temporary race crew can sometimes become frustrated by the limitations inherent in cruising yachts, but these frustrations must not be vented when owners and guests are on board. Save the frustrations for the de-briefing and turn them into constructive recommendations that might be practiced at the next regatta.
- Not all temporary race crew are fully aware of the workload of the permanent crew during superyacht events. Long before the race crew arrive aboard in the morning the permanent crew is cleaning, polishing, cooking, ironing, serving and much more. Therefore, it is vital that the temporary race crew understand the very high work load and fatigue factor of their host crew, respect this reality, and offer assistance in achieving the numerous goals each yacht has when attending a superyacht regatta.

Development of the Roster: More Than Just a Crew List

- By working through the test priorities and practicing several maneuvers, yacht captains and owners will be able to develop the roster which identifies each position that needs to be filled, and of course who will fill that position. The final roster will very much depend on the performance goals and expectations set by the owner. Large boats can be sailed well by small crews. However, crew size will have a direct impact on the sail handling options and performance of the yacht, so it is vital that the performance expectations are commensurate with the crew size and abilities.
- The roster not only identifies roles and positions, it is also a vital document in the safety plan. Once the anchor is heaved or the gangway brought aboard, the roster is finalized. The exact number and identity of persons on board is established, together with the role, if any, of each person. Because superyachts frequently sail with upwards of 35 people on board, captains and crew might consider developing "the buddy system" for all training and race days. This system has been used successfully in numerous racing programs.
- During the on board safety briefing/roll-call just prior to the start of the race, every person on board is assigned one, or a maximum of two "buddies." Buddies are grouped according to their location on board (foredeck, mast, afterguard, guest cockpits, etc.). The instruction given to each buddy is simple; in the event of any unplanned incident, collision, sail or gear failure, each person is expected to confirm that his buddy is on board and report back to the Captain. The daily roster can also contain mundane but important relevant daily information regarding uniform, meals, social events, etc.



The Daily Pre-Race Briefing

After leaving the dock, but before the start of every race, one should muster all guests and crew for a pre-race briefing and safety discussion. This meeting generally consists of the following:

- Roll call and buddy assignments
- Safety reminders, “no-go” areas
- Weight distribution comments for guests
- Identification of a “Guest Coordinator” for any new guests on board
- Course overview; leg distances, likely sail combinations, maneuvers
- Weather forecast and expected conditions
- Team goals/improvements for the day
- Identification of main competition, point standing, etc.
- Timeline to start so both guests and crew know when the transition to race mode will occur

In addition to printing the daily roster I have found it useful to print the day’s race course, together with likely true wind angles so that guests and crew have a sense of the big picture before the race begins.

Communications Systems

On the race course, it is vital that key members of a large yacht racing crew can communicate with each other quickly and clearly – for safety as much as for performance. A communication system is critical and can range from a relay crewmember to hand signals, or UHF/VHF radios to more advanced voice activated or push-to-talk radios and headsets. The system that is utilized on board is not as important as putting a system in place and refining that system through practice and testing. Converging on the leeward mark is not the time discover communication deficiencies between bow and stern.

Onboard Sailing Terminology; Speaking The Same Language

With a temporary racing crew often augmenting the permanent crew, it may be useful to develop some terminology guidelines for use by race crew in order to avoid delay and/or confusion. Yachts should develop their own preferred vocabulary. A sampling of a worksheet is provided below.

Command Terms

Deploy	Unfurl headsail
Furl	Furl headsail
Big Ease	Large ease, as in easing main for a turn
Skirt	Bow crew to skirt the jib over the lifelines
Transfer	Start water transfer; indicates about 45 seconds to tack
Stand By	Helmsman tacking or gybing in 20 seconds
Sneak	Partial hoist of spinnaker sock
Hoist	Full speed hoist of spinnaker sock
Full Hoist	Call by mast or foredeck crew indicating spinnaker fully hoisted

Gotta Kite	Call by anyone on foredeck when spinnaker is full
Cut	Old/lazy spinnaker sheet is being thrown off
Snuff	Bucket down
Drop	Spinnaker halyard down
Stop	Stop whatever action or task is being done
Hold	Freeze on any maneuver
Cancel	Cancel any maneuver
Foil	Foredeck indicates headfoil requires rotation
Speed Build	Trim mode for acceleration
Full Trim	Max upwind VMG trim settings

Terms to Avoid

Go / No
On / Off
Mine

The Breakdown Manual

On today's large cruising/racing yacht we consider two types of possible gear failures during a regatta; a malfunction or breakage that causes some limited or temporary loss of functionality and a malfunction or breakage that necessitates retiring from the day's racing. For the former, some yachts may wish to develop what we call the breakdown manual, the handbook referred to for all potential gear/functionality failures that relate to the sailing of the yacht.

On most of today's superyachts there are at least three operational modes for the sail handling equipment. Many yachts use joysticks, buttons, or wireless remote boxes for their normal operational modes. If any of these fail, the trained crew can often access the specific valve block or electrical junction box to manipulate the equipment despite its failure in fully automatic/ remote mode. Furthermore, if neither the primary nor back-up system is functional, the trained crew can utilize redundant equipment to devise an emergency or manual method to achieve the continued safe operation of the equipment in question. It must be stressed that the development of the breakdown manual requires time and commitment long before these secondary/manual systems would ever be considered as an option in a regatta. The permanent crew must fully understand the design of the sailing system, the location of all the peripheral control options and what safety features are by-passed when the peripheral control option is used. In addition, key members of the race crew must be trained in the location, use and limitations of these options.

- Each potential failure of the sailing system needs to be identified, i.e. blade furler, primary winch, outhaul, vang, etc.
- In the event of partial failure of the primary controller for that component, the location of the secondary controller (i.e. the appropriate valve block or electrical panel) is noted.
- If the decision is made to manipulate sail handling equipment from a remote location, there must be a clear and failsafe communication system between the operator of that peripheral controller and the on deck crewmember who is monitoring the operation of that equipment (Bluetooth headsets or similar).
- Fully manual options must also be tested and included in the breakdown manual (a separate emergency mainsheet set-up, external furling tools, leading a line to a different winch, etc.). Their use and limitations need to be explored.

Emergency Procedures/Injury/Major Failures

Some failures or injuries will require the yacht to retire from racing immediately. We have found it useful to include a separate section in our safety manual containing the following information:

Rating of medical emergencies:

- An injury that can be dealt with on board using available equipment
- One that must be dealt with ashore at a professional facility
- One that requires immediate Medical Evacuation off yacht and to shore-side facility

Identification of the most common catastrophic gear failures together with the yacht-specific procedures for coping with them:

- Mast/spar
- Highly loaded sheet, halyard, deck block or piece of deck hardware
- Rudder/loss of steering
- Collision/grounding

Contact numbers of shore support and professional personnel:

- Local emergency numbers
- Owner/management company emergency numbers
- Telemedical and/or Medivac support

The Post Race De-Brief

During every regatta we have several crew who take notes which can be reviewed after each race. This review is a two stage process. First, we hold a de-briefing with all of the guests and crew as soon as practicable after the race ends. Owners, guests, and of course race crew all benefit by a re-cap and review of what happened on the course immediately after the race. Which maneuvers went well? Which did not go so well and why?

In addition, we circulate a written set of de-brief notes among the race crew for further analysis and suggestions. The owner receives the final collated copy. This more formal written de-brief captures the race from various perspectives (bow team, mast, afterguard) and not only analyzes what worked and what did not, but also provides recommendations for optimizations and improvements to performance and safety for the future. The written de-brief actually forms the basis for the next Test Priorities Worksheet and the next Pre-Race Worklist, and in a sense initiates the transition from one regatta to the next.

Medical and Liability Insurance

Despite careful and methodical preparation, there is always the potential for an injury during superyacht regattas. It is therefore essential for the captains of participating superyachts to not only fulfill the hull and liability insurance requirements set forth by the event organizers and their individual underwriters, but also to have a clear understanding of the yacht's insurance policy regarding injuries to permanent crew, paid race crew, unpaid race crew and invited guests. Additional short term medical insurance coverage may be available through the Yacht's program. Regardless, every temporary sailor on board should be insured by some form of medical insurance before beginning their travels to the regatta.

On *P2*, we worked with the providers of our group health insurance plan to develop a temporary health insurance policy that covered all paid and unpaid race crew from the day they started travelling to the regatta until the day they returned home. We pre-paid for 20 race crew for a fixed number of regatta days per year. There was no refund if we sailed fewer days than expected and we paid a pro-rated fee if we sailed a greater number of regatta days per year. There was a per person/per claim limit ($500,000 foreign/ $1,000,000 US) and a very small deductible ($100). The permanent crew had disability coverage, including temporary and permanent disabilities due to accidents while racing, while the temporary racing crew had a $100,000 Personal Accident benefit, which covered permanent disabilities due to accident, with the percentage of the capital sum being paid out depending on the severity of the permanent disability. This kind of policy will protect the temporary race crew for many of the likely scenarios that could develop while racing. However, it is vitally important for each captain and owner to understand the limits of these temporary policies and to have a clear indication from the

vessel's Hull Insurer and Protection and Indemnity providers as well as the temporary crew member's individual private insurance as to what benefits might be available should there be a serious accident on board that is either fatal or causes a physical disability for the crew member or prevents him/ her from returning to work for an extended period of time.

Some superyacht event organizers are considering requiring each vessel to supply either a copy of the yacht's policy clearly listing the regatta events for which the yacht is covered or a letter of acknowledgement from the underwriters acknowledging the yacht's participation in the event.

In addition to understanding the options regarding medical insurance, it is the permanent captain's responsibility to communicate with the vessel's Flag State in order to understand all regulations relating to the vessel's commercial/private status, number of persons on board, risk assessments and other SMS topics.