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Current News of the  
Northern California Fleet of the Classic Yacht Association

**Commodore's Report** by Patrick Welch

Fall is probably my favorite time of the year on the Bay. The weather this year has been spectacular, beautiful clear warm days with little



wind makes for some great classic boating. Looking back now as my year of Commodore of this great organization is coming to a close I think that I have spent too much time moving in and out of houses and boats and not enough time cruising. Now, finally, I think that I have settled down. Colleen has been sold to a great guy back in the South and as of the first of October I am the proud owner of a 1972 48 foot flush deck Stephens, *Triple Crown*. *Triple Crown* must be the last wooden yacht that Stephens Bros.

ever built before turning to aluminum as their construction material of choice. *Triple Crown* has had a long history here in the Delta and on the Bay and for many years this beautifully maintained yacht was berthed at Willow Berm Marina before it was moved down to Sausalito where I bought her. Getting used to the windage on this two story yacht has been challeng-

ing but I managed to move her, without any scratches, to her new slip in Jack London Square.

*Triple Crown* was originally purchased by the syndicate that owned the race horse, *Secretariat*, and, thus, the name *Triple Crown*. Originally, when she was purchased she spent her time cruising the waters around Palm Beach in Florida. Later the yacht was shipped to the West Coast

where she has been ever since. *Triple Crown* is powered by twin Detroit V-8 diesels, Series 53, that, hopefully, will only burn about 10 gallons per hour. At least that is what I have been told. Filling the tanks, which I did recently, however, was still quite a shock compared to the miserly fuel consuming *Colleen*. I am looking forward to living aboard *Triple Crown*. She is very spacious and comfortable with a good



*Triple Crown*

sized bed in the aft cabin, but I have hedged my bets by also buying a small condo nearby the boat in case the winter weather becomes too much to handle. So we shall see. I have taken the boat out a couple of times since I have purchased her to build

up my confidence in handling a much larger vessel from *Colleen* and I think I am getting a handle on it. The last trip out was on the Sunday of Fleet Week where the *Blue Angels* perform their terrific air show for all of us in the San Francisco Bay. Unfortunately, the fog started to roll in during the afternoon just before the *Angels* were scheduled to fly and they canceled. This event I think brings out more boats than the Opening Day parade in April.

(continued on page 10)



THE CLASSIC YACHT  
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MAINTENANCE OF  
FINE OLD PLEASURE  
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# Thunderbird—Happy 70th birthday

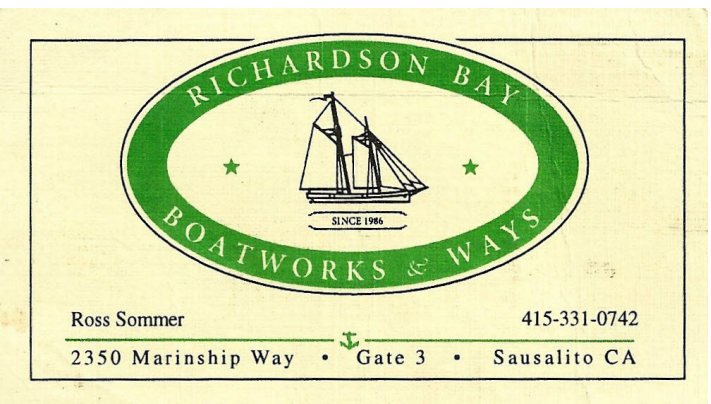


America's most recognizable wooden speedboat, the iconic Thunderbird yacht celebrated her 70th year on Lake Tahoe this summer.

Since America's Great Depression, Thunderbird has transported guests in opulent luxury between high-mountain estates and luxury resorts. While her past is privileged and legendary, her future is uncertain.

Thunderbird's 70th birthday initiates a fundraising campaign to preserve Thunderbird operating on Lake Tahoe for generations to come. Annual operation costs, such as insurance, fuel and maintenance to keep the Thunderbird afloat are over \$250,000.

A glimpse into Thunderbird's past will help to understand her future. In 1939 George Whittell Jr., a character and raconteur, commissioned John Hacker, a Naval architect, to design an express commuter yacht in the style of Whittell's personal DC-2 aircraft and his many Duesenberg automobiles. Thunderbird was constructed at the cost of \$87,000 (over \$3.3 million in today's dollars), and was launched in the pre-dawn hours on July 14, 1940 in Tahoe City. Since then, Thunderbird has arguably become America's most famous wooden boat. At 55 feet, she boasts Honduran mahogany hardwoods, polished stainless steel and ele-



gant crystal. Her two vintage V-12 Allison Aircraft engines power her across the Lake-in-the-Sky at speeds approaching 70 mph.

In 1962, William "Bill" Harrah set out to acquire two of Whittell's Duesenberg automobiles for his auto collec-



tion, but when he returned from his meeting with Whittell, he not only had the two automobiles, but Thunderbird as well. Her new owner made extensive modifications, adding a deck cover, expanding the deck and installing her dual V-12 Allison Aircraft engines. Harrah was quite the entertainer, and always had his "70 mile-per-hour cocktail lounge" poised and ready to entertain the celebrities from his casinos.

history includes transporting sports legends, recluses, stars, scientists, U.S. presidents, artists and terminally ill children. Some of the celebrity guests include Ty Cobb, Jack Dempsey, Dean Martin, Tony Bennett, Liberace, Frank Sinatra, Bill Cosby and Howard Hughes.

Thunderbird yacht and Thunderbird Lodge were transferred to Foundation 36, a 501(c)(3) public charity with a mission to preserve and protect Nevada's cultural, historic and natural treasures, in 2007. Foundation 36 has raised half the necessary funds needed to restore, rehabilitate and preserve the Thunderbird for the benefit of the Thunderbird Lodge Preservation Society.

As part of her year-long birthday celebration, Thunderbird commanded center stage at the 3rd Annual South Tahoe Wooden Boat Classic, July 30 - 31, where more than 65 antique and classic boats were put on display at Tahoe Keys Marina in South Lake Tahoe, Calif.

[www.TahoeWoodenBoats.c](http://www.TahoeWoodenBoats.c)

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Your Rovin' Reporter had to forego a cruise to Sacramento aboard ESLO, but was able to get there via land cruiser in time to participate in Les Cochren's very moving "Forget Me Knot". Les in action is a sight to behold. Not only did he orchestrate the entire event, he found four soldiers wandering around Old Town and recruited them to participate in the flag posting and bell ringing ceremonies! Great job Les. Mavis and Dick had to cancel plans to attend so that Dick could enjoy another visit to his 13th floor view suite at UC Hospital. Fortunately, his stay was brief this time and at the Bridge Meeting in September he looked hale and hearty and promised to stay that way. Mavis gave a shout of approval.

Keeping up with Commodore Patrick has been a challenge to say the least. First surprise, he sold his fabulous home overlooking Lake Merritt so fast that he moved aboard COLLEEN, which was already on the market. COLLEEN sold and was

shipped off to South Carolina - USA Fleet territory, but no word whether or not she has joined. Next our homeless Commodore bought a condo near Jack London Square AND a new boat. TRIPLE CROWN and the new condo closed at about the same time. Now what is that old saying about "grass growing under one's feet"?

A recent conversation with Donna and Bob Hamilton revealed that they have not forgotten us and look forward to news of our activities via "Classic Currents". This and that.... the Clothiers enjoyed a land/sea trip to Greece; John Di Lillo is planning a silent auction at our Change of Watch on December 4th and Alan wants everyone to remember the Lighted Boat Parade on December 10th. Hallowe'en has come and gone and Thanksgiving is just around the corner, but our summer weather right now is perfect so get out on the water and enjoy.

Clara Yeats Aseltine

## Announcing the 2012 International CYA Board of Directors Meetings and Change of Watch Banquet January 13-15, 2012

The USA Fleet (Charles Glaser, Commodore and Ed Dombroskas, Vice Commodore) and Mystic Seaport (member organization representative Dana Hewson) invite you to attend the 2012 Board of Directors meetings and Change of Watch Banquet for the International Classic Yacht Association over the weekend of January 13-15, 2012 in Mystic, Connecticut.

We are planning a full weekend! We encourage you to arrive on Thursday, January 12.

### Please let us know if you plan on attending!

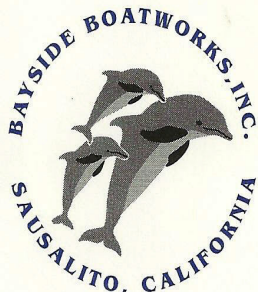
On Friday, January 13, we will spend the day with an optional tour of nearby Rhode Island. Buses will bring us to the Herreshoff Marine Museum & America's Cup Hall of Fame before continuing on to Newport to tour the International Yacht Restoration School, have lunch, then visit downtown or the Newport Mansions. We will return to Mystic for a cocktail party hosted by the USA Fleet.

On Saturday morning the Board Meeting will be held at Mystic Seaport followed by a luncheon. In the afternoon we will tour behind the scenes at Mystic Seaport including the boat hall (over 400 boats!), the Collections Research Center, and the 1841 whaleship *Charles W. Morgan*, currently under restoration. We will cap off the evening with the Change of Watch Banquet.

On Sunday morning the Newly Elected Board will meet over breakfast. In the afternoon we will board a nearby vessel for a scenic Lighthouse tour in Long Island Sound (optional).

For more information: Eva Glaser, [eglaser@optonline.net](mailto:eglaser@optonline.net) and Shannon McKenzie, [shannon.mckenzie@mysticseaport.org](mailto:shannon.mckenzie@mysticseaport.org).

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## Colleen Goes to Charleston *by John DiLillo*



Colleen, a 36' 1929 Blanchard owned by NC Fleet Commodore Patrick Welch, has a new owner and home in



Patrick Welch

Charleston, SC. The original owner, Daniel Webster of Seattle, enjoyed Colleen for many years. In 2006 Patrick purchased Colleen and moved her to Oakland, CA. In August 2011 her new owner, Jon Ramaci, had her shipped to his home town of Charleston, SC.

Jon actually bought the

boat without seeing it. It took three surveyors, two truckers, one shipwright, and three weeks of coordinating title companies, insurance companies, marina slip rentals, shrink wrap specifications, and completion of work orders requested by the new owner to meet the ship date of August 18<sup>th</sup>.



Jon Ramaci



Colleen

There aren't many classic yachts in Charleston and according to Jon, Colleen drew quite a crowd when the shrink wrap was removed. Jon likes to tell the story of an old shipwright who walked up and said "I think that's a Blanchard and she's a long way from home". Jon has joined the CYA USA Fleet and is taking Colleen to the Georgetown Wooden Boat Show.



**Time to get together and give a toast to the new Commodore**

Enjoy mingling with old friends and meeting new ones.

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**"Change of Watch" on December 4, 2011**

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# A Dispatch from the Delta *by Bill Wells*

It has been a beautiful summer in the Delta. After late spring rains the weather has been dry and hot through September. On the first day of fall it is finally cooling off somewhat with rain pre-

I hailed the bridge operator on my radio and they said they would open it but it would take a few minutes to move their equipment. We stood by for ten or so minutes and then they got it

open and we were able to transit the opening.

The rest of the trip was great, cool tem-

perature and no wind. When we arrived at the Sacramento Marina Tom & Nancy were there with *Eslo* so we tied up next to her. Les took us all out to dinner at one of his favorite restaurants that night. Les is the unofficial mayor of Old Sacramento so wherever you go with him you are treated like visiting dignitaries.

We participated in the parade on Saturday and then stayed at the Sacramento Marina until Thursday the

22nd. I enlisted Les and Sue to make the return trip with me. We left Sacramento at 0830 and arrived at Ox Bow at about 1300. We took on fuel and drained the holding tank and then headed further down Georgiana Slough to Perry's Boat Harbor and Tony Gliedt's annual wooden boat rendezvous.

We pulled in the harbor there at about 1400 and one of Tony's lads gave us a ride back to Ox Bow where I had a car stashed. Tony had a great party over the weekend with some excellent boats. Martin & Janis McNair had *Allure* there. Dewey Hines the owner of Perry's recently purchased the classic 1923 Seacraft *Mandarin* and is returning her to beautiful condition.

*Firebird* a classic Stephens and *Siren* were there as well as some beauti-

ful runabouts and a couple of Chris Crafts. Tony is doing some amazing varnish jobs and after he finishes a boat it looks like a mirror on the water.

John DiLillo set up a display for the Classic Yacht Association and Les came by and helped him out. I had a million things going on that weekend so could not stay for the fun all day. I did manage to enjoy a hot dog and a soda and talk with many of the folks. Again the weather was fantastic, the fall is my favorite time in the Delta. The weather is generally wonderful



*The McNair's Allure*

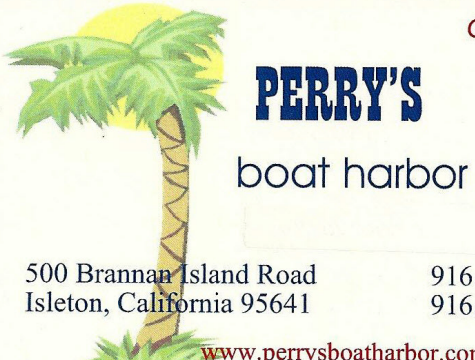
dicted shortly.

Les Cochren held his annual Forget Me Knot Festival in Sacramento on Saturday, September 17. Sue and I cruised Ranger up from Ox Bow Marina on Thursday the 15th. We had an uneventful trip except when we got to the Tyler Island Bridge a mile or so up Georgiana Slough. The bridge was being worked on and my heart sank with the prospect of taking a 20 mile detour around Three Mile Slough.



*Mandarin*

and the crowds thin out considerably after Labor Day..



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# Forget-Me-Knot Event by Les Cochren



## Quitting When You Are Ahead Is Not A Option

Following this year's successful 6<sup>th</sup> Annual "Forget Me Knot" Wreath Laying Ceremony, I contemplated the joys of full retirement without the stress and uncertainties of event

boys who "on death ground" gave up their lives so early so that I could enjoy my little frolic around the docks. I heard a sharp voice pierce through my mind. It was like a Seal Team Six rifle shot saying "You Can't Quit on the Veterans". Needless to say, I am in the process of planning the 7<sup>th</sup> Annual "Forget Me Knot" Wreath Laying Ceremony and I want to thank everyone who helped me with the program.



planning. It was as if a heavy burden had been lifted off my shoulders. As I walked the docks in the Sacramento Marina amidst all the fine vessels, I thought of far away places that I

longed to return. Suddenly, I a deep feeling of sadness came over me. It was the thought of the young American



This year's ceremony was uniquely a classic yacht event. Those participating were *ESLO*, skippered by Tom and Nancy Clothier, *RANGER*, skippered by past Commodore Bill Wells and

*RAMOS FIZZ*, a 1962 32' Chris Craft skippered by Kent Ramos. Leading the flotilla was the sail boat *SEA EAGLE* skippered by Jack and Brenda Payne. Among the guests arriving by land yacht were Alan Almquist, Captain of North Star, Linda Breninger, Commodore of the International Pacific Yacht Club and well known boater and recent Stephens owner Mike Medford. The Coast Guard from Rio Vista provided escort service for the trip up the Sacramento River and anchored off the Old Sacramento docks for the ceremony.

The Del Campo High School ROTC Color Guard slowly marched with their flags along the docks on the Sacramento River, to the Rio City Cafe restaurant. Simultaneously the yachts made their processional up the river where they were greeted by many cafe patrons waving American Flags from the balcony of the cafe. The Colors were posted in front a team of Army soldiers standing at

parade rest. The ceremony opened with the playing of the National Anthem, the army soldier rang the bell one time for each branch of military service and petals from the garden in Normandy and the wreaths were laid followed by the playing of taps. Jim Goff of the Coast Guard Auxiliary along with Beverly Partridge, NCCYA fleet international representative received the flag which flew over our nation's

capitol and was provided to us by U.S. Senator Barbara Boxer. This flag was mailed to Zdenka Sladkova. When a 20 year old pilot's P47 Thunderbolt plane was shot down during World War II, a young 14 year old Czech girl, Zdenka Sladkova, was so moved by his sacrifice she made a vow to care for him and his memory. For sixty-five years, Zdenka, now 79 years old, has taken on the responsibility to care for Virgil's crash site and memorial near her home.

Simultaneously "Forget-Me-Knot" services were held in Grafton and Alton, Illinois on the Illinois and Missouri rivers. The Midwest events were co-chaired by Alvin Cochren, outreach coordinator for Jefferson Barracks Memorial Cemetery. Photos of these events may be viewed by logging on to [mycya.net](http://mycya.net).



In closing, I heard the voice of my young patron soldier from Normandy ask his sergeant. "Can I fall down now Sarge?" And the sergeant told him, "Soldier, falling down is not an option." So I will see you next year.

**Fall Management Conference** took place on Saturday Oct 15 at Pittsburg YC. Presentations were given on ABC, RBOC, Taxes on non profit clubs, Insurance, USCG, BoatU.S.

**Margo Brown Wheel Chair Regatta** was held Sept 24 at Encinal Yacht Club. This was the 15<sup>th</sup> Regatta. Donations may be made to Pacific Inter-Club Yacht Association Foundation/WheelChair Regatta -- mail to Foundation Treasurer, Staff Commodore Mike Billington 3562 Quail Lakes Drive Stockton CA 95207. Donations are tax deductible (Foundation is 501(c)(3).

RBOC - California budget problems will affect Cal Boating funding (from boating fuel tax and

registrations). Senate Bill 623 (Kehoe) would **re-strict copper based paint** in California Jan 1 2015. RBOC opposed this legislation as originally written, but now it appears that reasonable changes are being made and, consequently, a vote will be delayed until sometime in 2012. Effective affordable alternatives are expected to be made available

**PICYA Website** [www.picya.org](http://www.picya.org) **Most signups can be done online!** Member club events are listed. Links to other boating groups (RBOC, America's Cup, etc) are listed.

**Opening Day on SF Bay** 2011 photos are available via website.

**"Side Bar"** -- due to health problems, Mavis & Dick Engfer have not been attending PICYA meetings. This report was written from information obtained via websites. Should anyone want to attend these meetings,

please do so. We can help you with the "drill" to follow" for reservations and inform you about what to expect in terms of a meeting agenda. We do expect to resume attending meetings in near future.



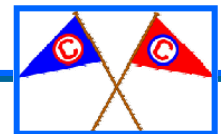
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## CYA Clothing Report *by Les Cochren*



It is always fun to have CYA clothing to wear at the various events or just lounging on your boats. (Maybe not when varnishing). We have two embroidery companies that have our logos on file and so you can order any item from their catalog and get it customized. They will also add the name of your boat.

The Embroidery Factory, 6000A Egret Court, Benicia, CA 94510-1255, (707) 746-7625 (Shirley)  
[www.embroideryfactory.com](http://www.embroideryfactory.com)

American Logowear, 603-B East Bidwell Street, Folsom, CA 95630 (916) 983-8800  
This company will put the logo on your own clothing for about \$10.00

**Classic History around the Bay**

**The Anderson & Cristofani Boatyard.**

Located on the San Francisco Bay the Anderson and Cristofani boatyard (formerly H. P. Anderson and/ or Anderson Ways) was a well known facility during its time. However, little history of the firm has survived and there is not a great deal of information about this shipyard, except

started his own shipyard at Hunters Point. Most notable for this early boatyard was the fact that Siemer constructed two sailing scows, the second one, the *Alma*, launched in 1891 is still operating for the US Park Service. Records show that the first boat that was launched by the Anderson yard (at that time known as Anderson Ways) was in 1907. This was the

was first used as a shipyard office then later, perhaps, as living quarters for one of the boatyards owners. This

transports, 110' tugs, and 65' patrol boats.



Jack London's *Snark*—replica located at the Argonaut Hotel, San Francisco



that it was located at Griffith Street and Innes Avenue, in the India Basin, at Hunter's Point. This was possibly the site of an earlier shipyard started by Fred Siemer who came from Germany in 1865 and

55' overall ketch, *Snark*, built for author Jack London for his famous around the world cruise. In 1926 a small cottage located at 900 Innes St. was built on the site of an earlier structure that dated back into the late 1800's. This building

is the only structure still standing on the property that relates to the boatyard.

During World War II the yard, as most yards did, turned to the construction of vessels for the war effort. The total output launched for the US Navy consisted of 97' minesweepers, 103'

A fire destroyed the property in 1978 with the exception of the 900 Innes cottage. The last recorded launching of a boat built on the property was in 1989, the 36-footer Jerry Daily. The yard was acquired by the City in 1989, for the development of the India Basin Shoreline Park.

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## August 12-14, Classic Yacht Show at the Corinthian by Jim Sweeney

In response to popular demand, the Classic Yacht Association Northern California Fleet repeated last years' highly successful cruise-in and show at the Corinthian Yacht Club in beautiful Belvedere-Tiburon. The dates for our cruise-in to the club corresponded to the Corinthian's annual cruise-out to Encinal Yacht Club, so slips were available in the Corinthian harbor for our fleet. The skippers of *Elizabeth* (Jim Sweeney), *Flamingo* (Steve Kadzielawa), *Killara* (Greg Sabourin), and *North Star II* (Alan Almquist), arrived Friday afternoon with warm weather and calm seas from their berths in San Rafael and Petaluma. Corinthian harbormaster, Hans Anderson, welcomed the yachts to their slips on the guest dock where we enjoyed the rest of the afternoon.

Steve and Cheryl along with Greg and Amy went out for dinner on the town and stayed over on their yachts while the rest of us headed back home for the night by land cruiser, returning the next morning to prepare for our show that afternoon scheduled for 1500 to 1800 hrs. Unfortunately, Steve had to work on Saturday so he and Cheryl departed early in the morning to return to San Rafael. With the three classics which remained we opened the yachts up to members of the Corinthian Yacht Club and their guests and had quite a turn out, by my estimate over three times the number of people who previously visited the yachts in 2010. Our guests were served wine and cheese along with other edibles and everyone seemed to have a very good time. Quite possibly the reason for the large

turn out was the result of Bernadette's successful promotion of the event through the Corinthian Yacht Club Women's Auxiliary. Certainly a big hit was *Elizabeth* now running quite smoothly with her recently installed V-8 engines to her first show since her extensive refitting over the past year or so.

After the last guests had departed our yachts we retired for cocktails in the Corinthian Members Bar with supper in the Dining Room planned for 1930 hours.

Eleven people came to a fine dinner including six members of the club who joined us at our table.

Sunday morning we scheduled our departures with *Killara* leaving early for her longer trip back to Petaluma. *North Star II* untied next, followed by *Elizabeth* who awaited the Bernadette's and my return from home in San Rafael. Again a beautiful calm day for the short uneventful cruise back to the docks in San Rafael. Thanks to all who participated.



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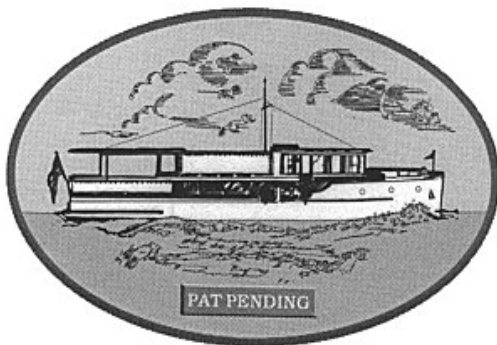
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## Commodore's Report *(continued from page 1)*

Hundreds of boats milled around waiting for the air show that was only partially performed. Maneuvering in that tangle of boats is always a challenge, but no mishaps occurred and every one returned to their berths unscathed.

The CYA 2012 calendar has now been printed and it is a beauty. Thanks once again to Tom and Nancy Clothier for seeing this project through to completion. Calendars will be available to the membership shortly, extra ones can also be ordered from Tom.

Our last Bridge meeting was held on September 25<sup>th</sup> at the Richmond Yacht Club thanks once again to the generosity of Martin McNair who made the arrangements for us. A highlight of that meeting was the tour of the (being) restored *Wanda* by new owner Andrew Roettger. The restoration work is coming along nicely and we will look forward to the day when this yacht will once again become an active member of the club.

As this is my last report as Commodore I would like to take this opportunity to thank everyone who has made this year a great one for classic boating. All of our event chairs did a superb job in organizing our boating activities, Jim and Bernadette Sweeney for working hard once again on three events so far and will probably help Alan coordinate our annual Lighted Boat Parade in the San Rafael canal; Shawn Ball's Delta cruise

was a blockbuster; and Les Cochren's *Forget-Me-Knot* annual event on the Sacramento River to honor our veterans just keeps getting better and better. I want to especially thank Les for stepping up to the plate and conducting some of the Bridge meetings that we have had this year in my absences. Les is a very well-organized guy and will make a fine Commodore for 2012 as we welcome him on board at the Change of Watch that John DiLillo has been working diligently on for the December 4<sup>th</sup> date at the beautiful Corinthian Yacht Club. You should have already received your invitation from John for the Change of Watch in the mail recently, and I am looking forward to seeing everyone there. One final important announcement before I close my report and that is the nominating committee this year has recommended George

## CLASSIC YACHTS



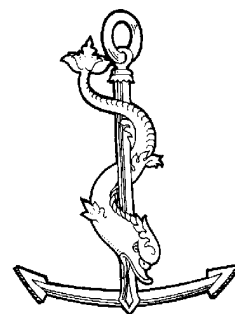
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Homenko for Rear Commodore. George has been a past Commodore of the fleet and has much experience in running our organization. He has been Fleet Representative to the National Board and so this new assignment will be a capstone of a long and distinguished membership in our fine organization.

Thank you all for the privilege of allowing me to be NCCYA Commodore for 2011, and I for one, am very much looking forward to the events of the 2012 season on *Triple Crown*.



# The Presidential Yacht

## USS Potomac



*FDR's Floating White House*

We know you've seen it on TV, the spokesperson says you will save a boatload of money by bundling your boat coverage with your auto or homeowners insurance. But what happens if you have a claim and bundling ends up costing you a boatload of money?

Below are a few situations that could leave you high and dry. The following comparisons outline the differences between the Markel Helmsman Yacht policy (for boats 26ft and over) offered by Hackworth Insurance and a "Bundler".

## Situation #1 - the Fallen Captain

A boat owner who does not normally have a captain had to go out of town as his yacht was slated for repair work; so, he hired a local Captain to deliver his yacht to the boat yard. The Captain fell on a loose companionway step, hurt his back and sued the owner for remedy under Jones Act law, including "maintenance and cure", meaning the cost to treat the captain's injuries and a daily stipend until he reaches full recovery.

- The Markel Helmsman Yacht policy would respond to the legal responsibility the boat owner incurred under the Jones Act law under the Protection and Indemnity section. Coverage is also provided should an owner become legally liable under the Longshoremen's and Harbor Workers Compensation Act.

**Other policies may exclude coverage and defense for bodily injury, or any other obligation claimed by any**

**person eligible to receive any benefits required to be provided by you under the Jones Act or Federal Longshoremen's and Harbor Worker.**

## Situation #2 - Borrowed Time

A boat owner is visiting a friend and is offered the use of the friend's yacht for the afternoon. Coming into dock, the boat owner hits a shoal causing significant damage to the running gear. The boat owner finds out later that his friend forgot to make his insurance payment and his policy was cancelled the week before.

- The Markel Helmsman Yacht policy provides coverage for bodily injury or property damage for which an insured becomes legally liable through the use of a non-owned yacht being operated by the insured with the owner's permission. It also includes coverage for the property damage to the non-owned yacht. **Other policies may exclude property damage to any property owned by, rented to, being transported by, used by, or in the charge of the insured person.**

## Situation #3 - the Problem Client

A boat owner is the President of a large auto parts distributorship. Each year he invites his top ten customers to cruise with him to thank them for their business. While heading out, a fire erupts in the engine room. Thankfully everybody got off the yacht with only minor injuries, but the yacht burned to the waterline.

- The Markel Helmsman

Yacht policy allows recreational entertaining of the insured's business clients. **Other policies generally do not have an exception to the business exclusion for entertaining business clients.** Their policies usually exclude loss or damage to the insured watercraft, and exclude liability coverage for bodily injury or property damage arising out of the ownership, maintenance, or use of any watercraft or trailer while being used in any business or occupation.

## Situation #4 - Dirty Mess

On a hot night an air conditioner pump seizes on the boat owner's yacht after he had attempted to fix it earlier that day. When the pump seized, the wires overheated and a fire resulted. When the fire was extinguished, it had not only destroyed the boat owner's yacht but also the dock and three yachts that were docked nearby. The \$300,000 liability limit was quickly exhausted by the property damage. The cost to clean up the pollution was over \$50,000.

- The Markel Helmsman Yacht policy includes separate coverage for Oil Pollution Liability with a limit of \$854,400. The boat owner will have Protection and Indemnity limits to satisfy his legal liability, but also, a standalone Pollution limit. This limit is required under the Oil Pollution Act (OPA 90). **With other policies, if Pollution is covered, it may be contained within the liability limits which may not provide sufficient limits to satisfy the owners legal liability and pollution clean**

**up costs.** The owner will also not have the appropriate limit required under the Federal Oil Pollution Act of 1990.

## Situation #5 - Muskrat Love

A boat owner keeps his yacht docked in front of his cottage in northern Washington State. This past spring, a muskrat decided that the large exhaust ports at the stern of the yacht would be a great place to build a nest of cattail reeds and mud. When the boat owner started his engine exhaust gas and water built up in the exhaust hose until the pressure caused water to enter the engine. The engine suddenly hydro-locked causing catastrophic damage.

- The Markel Helmsman Yacht policy covers sudden accidental direct physical loss or damage to the insured yacht. The policy does not exclude loss or damage caused directly or indirectly by Muskrats (vermin or other animals). **Other policies may exclude loss or damage to the insured watercraft caused directly or indirectly by insects, birds or other animals, including rodents and other types of vermin.**

Please check your policy to see how it would respond to the above examples. Better yet, give me a call at 800-894-9224 and I will review your current insurance policy with you at no charge.

Jim Hackworth – Insurance Broker / Website:  
www.woodenboatinsurance.com

## Coming Events

Change of Watch, Outgoing Commodore—Patrick Welch, Incoming Commodore, Les Cochren  
Sunday, December 4, 2011—Corthinthian Yacht Club  
*John Dillillo, Chairperson*

Lighted Boat Parade—San Rafael Canal—Marin Yacht Club—Saturday, December 10, 2011  
*Alan Almquist, Chairperson*

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