

Vice Commodore: James Nicol

The duties of the Vice Commodore are relatively high level, involving oversight of some other executive board functions. But that has allowed me to take on some responsibilities this year that needed attention.

The first was a continuing effort to find the best possible insurance coverage for the club. This activity had grown out of a need to provide coverage for non members in the sailing program, but grew to an overall review of our coverage. After a few false starts and dead ends, we ended up with a much stronger insurance package. For a 10% increase in our overall insurance costs, we obtained coverage for the sailing program and regattas, increased property coverage by 250%, covered the barns and sheds, and added an umbrella policy.

Paul Waterfield provided a great deal of expert guidance in this effort. We'll be shopping our coverage again in early 2007 to see if we can do better.

The second effort grew out of an executive board meeting in May, where we discussed the club's lack of an alcohol policy of any kind. Although we have liquor liability insurance coverage, it only applies if we comply with State liquor laws. So, after first making it clear that the club prohibits underage drinking of any kind, we began requesting one-day permits for our club events throughout the season. This worked reasonably well, but we are now looking at applying for a "summer club liquor license" on an ongoing basis. This will ensure that we are properly licensed and protected from legal, liability and insurance points of view. SLSC member Jim Fauci is providing expert help in this area.

The liquor license may involve some changes in the way we handle liquor at the club. Please be assured that we want to minimize any such changes to the membership, but liquor liability is a serious issue and we must be compliant to ensure a future for the club.

Respectfully submitted,

James Nicol