

MINUTES

Of the Board Video Conference Call held on 24th March 2021

1. To Record Attendance and Apologies for Absence.

Present:

Martin Winter
Steve Sopp
Nick Fellows
Patrick Donovan
Peter James
Simon Waring
Clare Lobb

Apologies:

Maggie Curtis

2. **Racing Suspension Review** – the Board had previously agreed that it would not sanction the racing discipline without third party including competitor to competitor liability cover in place for actual races and training. This area of cover had previously been withdrawn by the sole insurer of the sport, GJW, with their business focus now solely in relation to private leisure and recreational craft. A number of policy holders had continued cover with GJW under the notified new terms of the policy with these restrictions.

It was outlined that for 2021 it appeared that GJW had invited renewals from their policy holders with reference to a policy which included actual water ski racing and reference to operation under the BWSW Racing rules (outdated policy issued in error). As such GJW had now offered to honour the terms of the policy, to include water ski racing at the same levels of previous cover, for all those customers who had renewed or were due to renew their current policy. This offer would not be extended to those whose policy had already lapsed or those who allowed their policy to lapse in the immediate future. GJW would further not offer any new policies under these terms to include water ski racing.

BWSW had taken legal advice on the policy wording to establish definitively the scope and level of cover. The legal advice, sample boat policy and a sample certificate of insurance had been circulated prior to the meeting and clearly indicated the scope and levels of cover. Martin outlined the advice and cover in place and some of the principal exclusions. Overall, the view expressed by the advisor was that the policy reasonably covered the risk. It was unanimously agreed by those present to lift the suspension of racing with immediate effect subject to the Racing Committee confirming the following points for any of their activity this year:

- *Only vessels that have policies with exactly the same endorsements and in exactly the same terms (with, for the avoidance of doubt the same level of cover) as your GJW policy, will be permitted to race, undertake trials or train for races. Policies provided by other insurers would, if they did become available, be permitted but independent advice must be provided that confirms that the alternative insurance policy provides equivalent or broader coverage;*
- *Every person intended to be covered by such policy acknowledges they have very carefully read the terms and exclusions of the policy and its endorsements in*

conjunction with brokers/their own advisers to satisfy themselves that the cover is appropriate for their needs including without limitation as to the financial limits given the potentially significant level of claims arising from personal injury or death;

. All competitors / individuals involved in racing are informed and are asked to acknowledge that BWSW is not recommending or advising on the suitability of this policy for any particular individuals needs and accordingly accepts no responsibility for the suitability of their insurance needs. Advice should be taken by policy holders as regards whether the identity of crew members and water skiers are notified to GJW so their interests can be noted;

. The Committee will put in place suitable measures to ensure that these points are communicated to competitors and that all necessary confirmations and proof of insurance are obtained from competitors before they are permitted to race.

Action: Patrick would circulate to the Racing Committee the above terms of cover / operation and seek positive confirmation of understanding and agreement as soon as possible.

3. AOB

a) Members Summary Insurance Cover Document – Steve highlighted a recent discussion re the voluntary club liability scheme provided by BWSW and scope of cover to include liability re jetties / walkways but excluding structures such as judging towers and similar. It was agreed there was a need to update this document with some additional information on what supplementary cover was required by clubs for any ancillary structures or buildings.

Action: Patrick would arrange a call with Bluefin hopefully for Friday on this point with Steve and Kylie to attend.

4. Confirmation of Future Meeting Dates.

Board:

Thursday 1st April	14:00
Thursday 13th May	08:15 Conference Call re Action Log
Thursday 24th June	14:00
Thursday 2nd September	14:00
Wednesday 20th October	08:15 Conference Call re Action Log
Thursday 25th November	14:00

Advisory Council:

TBC

AGM:

TBC

The meeting closed at 08:50

Minuted by:

Patrick Donovan
CEO