

# 2014 Commodores Cup

Halifax River Yacht Club

Daytona Beach, FL

## Notice of Race

### 1 RULES

- 1.1 The rules governing the 2014 Commodores Cup Series will be: The Racing Rules of Sailing 2013-2016 (RRS), the 2014 Commodores Cup Series Notice of Race (NOR) the 2014 Commodores Cup Series Sailing Instructions (SI), the 2011 ISAF Regulations (ISAF), the First Coast Sailing Assoc. Rating Procedures and Racing Rules and any special instructions issued by the HRYC Race Committee.
- 1.2 Any changes to the Notice of Race and/or Sailing Instructions will be posted at HRYC on the official notice board and will be available at [hryc.com/Yachting/Sailing/Race](http://hryc.com/Yachting/Sailing/Race) Information.

### 2 ADVERTISING

- 2.1 Advertising shall be restricted in accordance with ISAF Regulations.

### 3 ELIGIBILITY AND ENTRY

- 3.1 The Commodores Cup is open to all single or multi-hulled sailing vessels, with a minimum of 21 feet LOA, having inboard or outboard auxiliary power, manned by an eligible captain and crew, and meeting all safety requirements of Section 11 (SI). The Race Committee may consider the qualification of a yacht by virtue of its history and/or survey.
- 3.3 Eligible yachts may enter by completing the entrance form and sending it, together with the required fee to:
- Halifax River Yacht Club  
Attn: Race Committee  
331 S. Beach Street  
Daytona Beach, FL 32114-5089

### 4 FEES

- 4.1 Required fees are as follows:
- Entry fee for 12 races shall be \$200.00. Entrants will have the use of Halifax River Yacht Club facilities on the date of the race.

### 5 SCHEDULE

- 5.1 Dates of racing are as follows:
- Organization Meeting and Rules Seminar – Jan. 25, 2014  
Race #1 - March 2, 2014  
Race #2 - March 23, 2014  
Race #3,4&5 - April 13-14, 2014 (SYC Lipton Cup)  
Race #6 - May 4, 2014  
Race #7 – June 21, 2014 (SYC Summer Solstice)  
Lady Helmsman – July 13, 2014  
Race #8 - July 20, 2014  
Race #9 - August 17, 2014  
St. Augustine Dash - August 29, 2014  
Race #10 - September 14, 2014 (Old Timer's Race)

**5.2** Races #1 through #9 shall be buoy races with courses to be determined by the Race Committee.

**5.3** The Lady Helmsman, The St Augustine Dash, and the Old Timers Memorial shall be ocean races with courses described in their own Notice of Race.

## **6 MEASUREMENTS**

**6.1** Each entrant shall fill out a First Coast Sailing Assoc. Valid Rating application with their entry form and receive a 2014 FCSA Valid Rating. Rating application forms are posted with the Commodore's Cup entry form on this website.

## **7 SAILING INSTRUCTIONS**

**7.1** The sailing instructions will be mailed to the entrant with their FCSA Valid Rating, posted on the official notice board located at the Halifax River Yacht Club in Daytona Beach, and will also be available at [hryc.com/Yachting/Sailing/Race-Information](http://hryc.com/Yachting/Sailing/Race-Information).

**7.2** Races #1,2,6,8&9 shall have a dedicated set of Sailing Instructions. See Lipton Cup NOR for races 3,4,&5 and Summer Solstice NOR for race 7. These NOR's are available on the SYC (Smyrna Yacht Club) website.

**7.3** The Lady Helmsman, the St Augustine Dash, and the Old Timers Memorial shall have their own Sailing Instructions.

## **8 THE COURSE**

**8.1** Triangle windward leeward courses will be set by the RC and announced on vhf channel 68.

## **9 SCORING**

**9.1** All yachts shall be scored using their FCSA Valid Rating and corrected *time on distance*.

**9.2** Yachts will be scored on the best 7 races. In the event races are cancelled, the RC reserves the right to score 70% of races run for awards purposes.

**9.3** The Race Committee reserves the right to reclassify any yacht at its discretion.

**9.4** Competitors may change class for the Lady Helmsman, the St Augustine Dash, and the Old Timers Memorial by submitting a request in writing, and with the knowledge that this may affect their final score.

## **10 PENALTY SYSTEM**

**10.1** The Scoring Penalty, (RRS) 44.3 will apply. The penalty shall be one (1) percent of a yacht's elapsed time added to her corrected time. This changes Rule 44.3 (c) (RRS). A yacht taking a scoring penalty shall report it to the Race Committee within the protest time limit.

## **11 SAFETY REGULATIONS**

**11.1** All yachts shall comply with all ISAF Category 4 requirements.

## **12 SUPPORT YACHTS**

**12.1** All support yachts shall stay outside areas where yachts are racing from the time of the preparatory signal for the first class to start until all yachts have started the race; or when the Race Committee signals a postponement, general recall or abandonment.

## **13 RADIO COMMUNICATION**

**13.1** A boat shall neither send nor receive any radio, mobile phone or WIFI network transmissions or use any other device, technology or other aid which is not available to all boats. **Committee Boat and all racers shall monitor VHF Channel 68.**

## **14 AWARDS**

**14.1** Trophies will be given as follows:

- 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> in all classes with 5 or more boats competing
- 1<sup>st</sup> and 2<sup>nd</sup> in all classes with less than 5 boats competing

**14.2** The awards banquet will be held at Halifax River Yacht Club on November 16, 2014 at 1800. Dress is casual. Reservations are necessary. The awards banquet will be preceded by a cocktail hour.

## **15 INSURANCE**

**15.1** Each participating yacht shall be insured with valid third-party liability insurance with a minimum cover of \$250,000.00.

## **16 DISCLAIMER OF LIABILITY**

**16.1** The Race Committee will be in charge of all scheduled races. The Race Committee Chairman or his designate will have final decision over management issues of the race, including, but not limited to whether a yacht will be allowed to compete, penalties (except protest – which will be over-seen by the protest committee), scoring, eligibility of yachts to race and time limits.

Competitors participate in the regatta entirely at their own risk. See RRS 4, Decision to Race. The organizing authority will not accept any liability for material damage or personal injury or death sustained in conjunction with or prior to, during, or after the regatta.

Despite the schedule to race and despite the Race Committee's decision to race, it is **ALWAYS** the skipper's decision whether he, his vessel and/or his crew should participate in any race. The responsibility of the decision to race and any and all consequences lie **SOLELY** with the skipper, captain or owner/operator of the vessel. **YOU ARE RESPONSIBLE FOR THE SAFETY, HEALTH AND WELFARE OF YOUR VESSEL AND ANYONE ABOARD! YOU ARE FURTHER RESPONSIBLE FOR ACTIONS TAKEN BY YOUR CREW AND DAMAGE TO, OR CAUSED BY, YOUR VESSEL. THIS SHOULD ALWAYS GUIDE YOUR DECISION TO RACE AND YOUR ACTIONS WHILE RACING.** The Race Committee accepts **NO** responsibility for your decision to race and the consequences that accompany it.

## **17 FURTHER INFORMATION**

**17.1** For further information please contact:  
Halifax River Yacht Club  
Attn: Race Committee  
331 S. Beach Street  
Daytona Beach, FL 32114-5089  
www.hryc.com

**HALIFAX RIVER YACHT CLUB**  
**COMMODORE'S CUP 2014 10 Race Series**  
&  
**SPECIAL RACES**  
**ENTRY FORM**

**OWNER INFORMATION:**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Street Address: \_\_\_\_\_ Email: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Club Affiliation: \_\_\_\_\_ Boat Name: \_\_\_\_\_

**SAILBOAT INFORMATION:**

Boat Type: \_\_\_\_\_ Boat Designer: \_\_\_\_\_ Boat Builder: \_\_\_\_\_  
Model Year: \_\_\_\_\_ HID: \_\_\_\_\_ Documentation No.: \_\_\_\_\_  
State Registration No.: \_\_\_\_\_ Sail No.: \_\_\_\_\_

**Please check class you will be racing in:**  Spinnaker  Non-Spinnaker  Cruising  
I will also be participating in the following races (no additional cost if entered in the Commodores Cup):

- Lady Helmsman Race
- St. Augustine Dash
- Old Timers Memorial Race (also Race 10 of Commodore's Cup Series)

Please enter my yacht described above, for the **2014 COMMODORE'S CUP** series. In consideration of HRYC accepting my entry, I warrant that my yacht shall be outfitted and equipped in accordance with race conditions, that she shall have all required equipment aboard, that she shall be seaworthy in hull, rig, and gear, and that she shall be competently manned. By entering this race and starting this race the skipper of the entry agrees to comply with all condition of the race and decisions of the Race Committee, and does for himself, his personal representatives, heirs, and assigns, waive any and all claims as may accrue to him or them against the Halifax River Yacht Club, its officers, directors, members, employees and agents, arising out of the participation of my yacht in these races. I acknowledge and agree that neither Halifax River Yacht Club nor its officers, directors, members, employees and agents, assumes or accepts any liability in response for property damage to any boat or personal injury to a skipper, crew, or friends suffered while participating in any of these races including pre-race or post-race activities. **The skipper acknowledges and agrees that the decision to start or continue a race is solely the responsibility of the skipper.**

Owner Signature \_\_\_\_\_ Date \_\_\_\_\_

Entry must be accompanied by a check in the amount of **\$200.00, which includes tax**. Entry fee for this race includes a Valid Rating Certificate. Fill out the 2014 Application for First Coast Sailing Assoc. (FCSA) Valid Rating (see page 2) and return it with this entry form. All entrants will have use of the HRYC facilities on race days. Entry fee for this series includes all special races. Individual Commodores Cup and the three specialty races above may be entered for \$30.00 each if not entered in the series.

Make check payable to: Halifax River Yacht Club

Mail entry to: Halifax River Yacht Club  
Attn: Race Committee  
331 S. Beach Street  
Daytona Beach, FL 32114-5089

## 2014 Application for FCSA Valid Rating

<b>OWNER INFORMATION:</b>	
Name: _____	Phone: _____ Fax: _____
Street Address: _____	Email: _____
City: _____ State: _____ Zip: _____	
Club Affiliation: _____	Boat Name: _____
<b>SAILBOAT INFORMATION:</b>	
Boat Type: _____	Boat Designer: _____ Boat Builder: _____
Model Year: _____	HID: _____ Documentation No.: _____
State Registration No.: _____	Sail No.: _____
Prop Type: _____	Manufacturer: _____ Keel Type: _____ Engine Type: _____
Rig Type: _____	Masthead ? _____ Fractional ? _____ Fractional % _____
Has rig been modified? _____	Has keel been modified? _____ Has rudder been modified? _____

RIG DATA	I	SH or I2	J	P	E	P2	E2
Manufacturer's Data							

BOAT DATA	LOA	LWL	BEAM	DRAFT	DISPL	
Manufacturer's Data or Measured by owner						

LARGEST SPINNAKER	G	SL	AF	ALU	AMG
Measured by owner or Sailmaker certificate					

LARGEST HEADSAIL	LEECH (L)	LUFF (LL)	FOOT (F)	LP	HHW
Measured - must be completed for credit					

Check if applying for roller furling credit \_\_\_\_\_

Number Mainsail Battens \_\_\_\_\_ Roller Furling Mainsail in  Mast, or  Boom

Headsail Material \_\_\_\_\_ Type of UV Protection on Headsail \_\_\_\_\_

RF Headsail drum is installed above deck level  RF Headsail drum is installed at, or below deck level

**PROPELLER:**

Check if applying for propeller credit \_\_\_\_\_

- |   |  |
|---|--|
| <input type="checkbox"/> 3 blade exposed    | <input type="checkbox"/> 3 blade in aperture |
| <input type="checkbox"/> 2 blade exposed    | <input type="checkbox"/> 2 blade in aperture |
| <input type="checkbox"/> 2-3 blade outboard |  |

**CREDITS:** Check if racing "NON SPINNAKER" Class \_\_\_\_\_ Check if racing "CRUISING" Class \_\_\_\_\_

**KEEL, RUDDER, RIG, OR ENGINE MODIFICATIONS** (if applicable, describe below and attach diagram)

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# 2014 Commodores Cup

## SAILING INSTRUCTIONS

### 1 RULES

- 1.1 The rules governing the 2014 Commodores Cup will be: The Racing Rules of Sailing 2013-2016 (RRS), the 2014 Commodores Cup Notice of Race (NOR) the 2014 Commodores Cup Sailing Instructions (SI), the 2011 ISAF Regulations (ISAF), the First Coast Sailing Association 2014 (FCSA) Rating Procedures and Racing Rules and any special instructions issued by the HRYC Race Committee. FCSA Ratings Procedures and Racing Rules are published at [www.sailjax.com](http://www.sailjax.com).

### 2 NOTICES TO COMPETITORS

- 2.1 Any notices to competitors will be posted at HRYC on the official notice board and will also be available at [www.hryc.com](http://www.hryc.com).
- 2.2 **Communications via VHF radio shall be made on channel 68.** All instructional communications via VHF radio will cease 5 minutes before the first warning signal.

### 3 CHANGES TO SAILING INSTRUCTIONS

- 3.1 Any change to the sailing instructions will be posted before 0900 on the day it will take effect, except that any change to the schedule of the race will be posted by 2000 hrs on the day before it will take effect. Any changes will also be posted at [www.hryc.com](http://www.hryc.com).

### 4 SIGNALS MADE ASHORE

No Signals made ashore will be displayed at any time.

### 5 SCHEDULE OF RACES

- 5.1 Dates of racing are as follows:
- Race #1 - March 2, 2014
  - Race #2 - March 23, 2014
  - Race #3, #4, and #5 – April 13-14, 2014 (SYC Lipton Cup)
  - Race #6 – May 4, 2014
  - Race #7 – June 21, 2014 (SYC Summer Solstice)
  - Lady Helmsman – July 13, 2014
  - Race #8 – July 20, 2014
  - Race #9 – August 17, 2014
  - St. Augustine Dash - August 29, 2014
  - Race #10 – September 14, 2014 (Old Timer's Race)
- 5.2 Races #1 through #9 shall be buoy races with courses to be determined by the Race Committee.
- 5.3 The Lady Helmsman, St Augustine Dash, and the Old Timers Memorial (CC Race #10) shall be ocean races with courses described in their own Sailing Instructions.
- 5.4 The scheduled time of the warning signal for the Commodores Cup races 1, 2, 6, 8, and 9 will be 1255 for the Cruising Class and 1305 for the Spin and Non-spin classes.
- 5.5 The scheduled time of the warning signal for the SYC Lipton Cup, the SYC Summer Solstice, the Lady Helmsman, the St Augustine Dash, and the Old Timer's Race are noted in their respective Sailing Instructions.

## **6 THE COURSES**

**6.1** The Race Committee signal boat will notify the competitors of the course to be raced upon anchoring. See addendum 1 for more course information for races #1, #2, #6, #8, and #9. All marks are to be left to port.

**6.2** Courses for the SYC Lipton Cup, SYC Summer Solstice, Lady Helmsman, the St Augustine Dash, and the Old Timers Race are noted in their respective Sailing Instructions.

## **7 MARKS**

**7.1** Marks are 72”x 60” orange marks.

## **8 AREAS THAT ARE OBSTRUCTIONS**

**8.1** There are no areas that are designated as obstructions unless amended by the race committee signal boat.

## **9 THE START**

**9.1** The Cruising Class warning will be at 1255 and the Spin and Non-spin Combined Class warning will be at 1305 for races 1,2,6,8,and 9. See specific event start times in the separate Sailing Instructions for all other 2014 races.

**9.2** Races shall be started as stated below in section 9.3 (SI). This changes rule 26 (RRS).

**9.2** The starting line for races 1,2,6,8,and 9 will be between the committee boat and the designated starting pin (R “2”), to the east of Ponce Inlet. IN THE EVENT OF A WESTERLY WIND THE START LINE MAY BE MOVED AND R”2” WILL BE A TURNING MARK. SEE ADDENDUM 1, HRYC TRIANGLE COURSES FOR DETAILS. See specific event starting lines in the Sailing Instructions for all other 2014 races.

**9.3** The starting sequence will be as follows:

- Five minutes before the start of the race a preparatory signal of a white flag will be raised and displayed for a period of one minute.
- Four minutes before the start of the race the white flag will be lowered.
- Four minutes before the start of the race a blue flag will be raised and displayed for a period of three minutes.
- One minute before the start of the race the blue flag will be lowered.
- The race will start upon the raising of the red flag one minute after the blue flag has been lowered.
- One audible signal will be sounded upon the raising of all flags.
- The raising of a flag constitutes the official signal

## **10 RECALLS**

**10.1** Display of code flag “X” and one sound signal shall signal individual recalls. A boat recalled shall be notified by hail and on VHF channel 68 if possible.

## **11 THE FINISH**

**11.1** For races 1,2,6,8,and 9 the finish line will be between the committee boat and R “2” . IN THE EVENT OF A WESTERLY WIND THE FINISH LINE MAY BE MOVED AND R”2” WILL BE A TURNING MARK. SEE ADDENDUM 1 HRYC TRIANGLE

COURSES FOR DETAILS. See specific Sailing Instructions for all other 2014 races. See 11.2 below for finishing the race when the committee boat is “not on station”.

- 11.2** If competitors are directed to take their own finishing times, they will call them in to 904.806.2389. Competitors should include their boat name, sail number, and finish time in 24hr format. Finish times should be reported as soon as possible after finishing. Finish times will be taken when the helm crosses the finish line.

To finish without a committee boat, competitors shall pass between the selected finishing mark and a ”pin” buoy set by the Committee Boat. In the event that a ”pin” buoy has not been set or has gone adrift competitors must round the finishing mark R “2” in order to finish a race. The boat shall be recorded as "finished" at the time that their boom passes amidship as the boat completes either a tack or jibe (as required) to round the finishing mark.

- 11.3** Finish marks for the SYC Lipton Cup, SYC Summer Solstice, Lady Helmsman, the St Augustine Dash, and the Old Timers Race are noted in their respective Sailing Instructions.

## **12 PENALTY SYSTEM**

- 12.1** The Scoring Penalty, rule 44.3 (RRS), will apply. A boat will not be scored worse than DNF. (Did Not Finish).

## **13 TIME LIMITS**

- 13.1** Time limit for all classes in the Commodores Cup Races 1, 2, 6, 8, and 9 is 4 hrs. If no boat has passed the first mark within 2hr the race may be abandoned.

- 13.2** Commodores Cup boats failing to finish within 4 hrs of the start in races 1,2,6,8,and 9 will be considered DNF.

- 13.3** Time limit changes for all races will be posted as described in rule 2.1(SI).

- 13.4** Time limits for the SYC Lipton Cup, SYC Summer Solstice, Lady Helmsman, the St Augustine Dash, and the Old Timers Race are noted in their respective Sailing Instructions.

## **14 PROTESTS AND REQUESTS FOR REDRESS**

- 14.1** HRYC Protest forms are available at HRYC and online at hryc.com. Protests shall be filed on an HRYC Protest Form and be delivered within the protest time limit.

- 14.2** For the Commodores Cup Series the protest time limit is 12:00 hrs of the day following the race. The same time limit applies to protests by the Race Committee and Protest Committee about incidents they observe in the racing area and to requests for redress. This changes rules 61.3 (RRS) and 62.2 (RRS).

- 14.3** Protests and time limits for the SYC Lipton Cup, SYC summer Solstice, Lady Helmsman, the St Augustine Dash, and the Old Timers Race are noted in their respective Sailing Instructions.

- 14.4** Protests shall be filed in person at HRYC.

- 14.5** Notices of protests by the Race Committee or Protest Committee will be posted in accordance to rule 2.1 of the Sailing Instructions to inform competitors under rule 61.1(b).



- 14.6 Protests shall be scheduled within 5 days of being filled. All parties listed on the protest form will be advised of the date and time of protest. All protests hearings will be held at HRYC, 331 Beach St., Daytona Beach FL.
- 14.7 A list of boats that, under instruction 14.4, have acknowledged breaking rule 42 or have been disqualified by the Protest Committee will be posted before the protest time limit.
- 14.8 Breaches of instructions 16 and 24 will not be grounds for a protest by a boat. This changes rule 60.1(a). Penalties for these breaches may be less than disqualification if the protest committee so decides.
- 14.9 Decisions of the Protest Committee will be final as provided in rule 64.
- 14.10 All boats shall carry at all times an HRYC protest form and a standard protest flag.

## 15 SCORING

- 15.1 1. When 7 or more races have been completed in the Commodores Cup Series, a boat's series score will be the 7 best scores excluding her worst scores. In the event races are cancelled, the RC reserves the right to score 70% of races run for awards purposes.

2. Scoring will be the low point system.

3. Additional scoring points:

DNC (Did Not Complete) # of entrants +1

DNS (Did Not Start) # of entrants +1

OCS (Over Course Side) # of contestants +1

DNF (Did Not Finish) # of contestants +1

RAF (Retired After Finishing) # of entrants +1

DSQ (DiSQualified) # of entrants +1

DNE (Disqualified, Not Excludable) # of contestants +1

DGM (Disqualified, Gross Misconduct) # of entrants +5

BFD (Black Flag Disqualification) # of entrants +5

ZFP (Z Flag Penalty) # of entrants + 20%

SCP (Scoring Penalty Taken) # of entrants + 20%

TLE (Time Limit Expired) last place +1

- 15.2 All boats shall be scored using their PHRF rating and corrected *time on distance*.

- 15.3 The Race Committee reserves the right to reclassify any boat at its discretion

## 16 SAFETY REGULATIONS

- 16.1 Check-in: Boats shall sail within hailing distance of the committee boat, and state their boat name and sail number and fleet

- 16.2 A boat that retires from a race shall notify the race committee as soon as possible.

- 16.3 All boats shall carry all the necessary safety equipment required by law, regulation, or class rules.

16.4 All boats competing in the Commodores Cup Series shall comply with all ISAF Category 4 requirements

## 17 REPLACEMENT OF CREW OR EQUIPMENT

17.1 Substitution of competitors will not be allowed without prior written approval of the Race Committee.

## 18 EQUIPMENT AND MEASUREMENT CHECKS

18.1 A boat or equipment may be inspected at any time for compliance with the class rules, the HRYC Rating Policies and Rules, the Sailing Instructions and all other rules and policies that apply. On the water, a boat may be instructed by a Race Committee to proceed immediately to a designated area for inspection.

## 19 OFFICIAL BOATS

19.1 Official boats will be marked with a race committee flag.

## 20 SUPPORT BOATS

20.1 All support boats shall stay outside areas where boats are racing from the time of the preparatory signal for the first class to start until all boats have started the race, the Race Committee signals a postponement, general recall or abandonment.

## 21 RADIO COMMUNICATION

21.1 A boat shall neither send nor receive any radio, mobile phone or WIFI network transmissions while racing that are not available to all boats.

## 22 PRIZES

22.1 Prizes will be given as follows:

- 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> in all classes with 5 or more boats competing
- 1<sup>st</sup> and 2<sup>nd</sup> in all classes with less than 5 boats competing

## 23 DISCLAIMER OF LIABILITY

23.1 The Race Committee will be in charge of all scheduled races. The Race Chairman or his designate will have final decision over management issues of the race, including, but not limited to whether a boat will be allowed to compete, penalties (except protest – which will be over-seen by the protest committee), scoring, eligibility of yachts to race and time limits.

Despite the schedule to race and despite the Race Committee's decision to race, it is **ALWAYS** the skipper's decision whether he, his vessel and/or his crew should participate in any race. The responsibility of the decision to race and any and all consequences lie **SOLELY** with the skipper, captain or owner/operator of the vessel. **YOU ARE RESPONSIBLE FOR THE SAFETY, HEALTH AND WELFARE OF YOUR VESSEL AND ANYONE ABOARD! YOU ARE FURTHER RESPONSIBLE FOR ACTIONS TAKEN BY YOUR CREW AND DAMAGE TO, OR CAUSED BY, YOUR VESSEL. THIS SHOULD ALWAYS GUIDE YOUR DECISION TO RACE AND YOUR ACTIONS WHILE RACING.** The Race Committee accepts **NO** responsibility for your decision to race and the consequences that accompany it.

Sailing is an activity that has an inherent risk of damage and injury. Competitors in this event are participating entirely at their own risk. See RRS 4, Decision to Race. The race organizers (organizing authority, race committee, protest committee, host club, sponsors, or any other organization or official) will not be responsible for damage to any boat or other property or the injury to any competitor, including death, sustained as a result of participation in this event. By participating in this event, each competitor agrees to release the race organizers from any and all liability associated with such competitor's participation in this event to the fullest extent permitted by law.

## **24 INSURANCE**

Each participating boat shall be insured with valid third-party liability insurance with a minimum cover of \$250,000.00 (USD).