

HSS

Boat Incidents Process

Version 04092018

1) INCIDENT HAPPENS

- Boat **immediately** lifted out of the water.
- Skipper responsible for lifting but the other crew members shall help as well.
- Harbour team may also assist if additional help required.

2) TAKING CARE OF DAMAGES

- If the damage requires maintenance work generally done by HSS members and not by outside services (e.g. changing keel, taking mast down + putting it back), the Skipper is responsible for taking care of this.

3) DESCRIBING THE INCIDENT

- Skipper shall describe the incident in an email and send it to Incident Responsible (what happened, what was done after the incident).
- Incident Responsible forwards the description to the office (Krisse) if no further details are required from the Skipper.

4) REPAIR ESTIMATION(S)

- If the damage requires outside services, the Skipper shall call for a fixer and get an estimation for required fixing.
- If the Skipper wants to get his/her own estimation (in case the Skipper is liable for the costs), he/she has one (1) week to get a second estimation.

5) DECISION ON REPAIRING

- Maintenance committee decides who repairs the damage after offer(s) are received.
- Maintenance committee decides if old damages are repaired at the same time after the committee has checked the available budget from Petri/SC.

6) BOAT BACK IN WATER

- After repairing, the Skipper is responsible for putting the boat back in the water.
- The crew shall assist the Skipper.
- The Skipper shall inform the Incident Responsible after to boat is again back in the water.

7) COSTS AND INVOICING

- If the Skipper is responsible for damage and incurred costs, the invoice for costs (e.g. repairing) shall be sent directly to the Skipper.
- If HSS pays the incurred costs, the invoice shall be sent to HSS office (Krisse).

8) INSURANCE PROCESS

- HSS office (Krisse) takes care of insurance claims.
- A description of events and damage is required from the Skipper (see point 3).
- Incident Responsible assists the office upon request.



IMPORTANT POINTS

- **Informing** others about an incident:
 - **Boat report** shall always be filled after a crew has used a boat. Maintenance committee follows the reports and contacts the named person of the crew if the filed damage needs further clarification.
 - If a more severe incident happens, i.e. the boat needs to be lifted out of the water, the Skipper shall inform the Incident Responsible of the incident.
- Main rules regarding liability for damage (including **insurance deductible** (omavastuu)):
 - If an incident happens during guided trainings, **HSS** shall be liable for the damage.
 - If an incident happens during beginners' course, try out day, corporate sailing or talkoo, **HSS** shall be liable for the damage.
 - If an incident happens outside guided trainings, e.g. during Wednesday races or when a Skipper has taken a boat at other times, **the Skipper shall be liable** for the damage.
- **If the insurance does not cover the damage**, either a) the Skipper or b) HSS shall be liable for the whole damage (i.e. Skipper or HSS shall pay the costs related to the damage).
- **Corporate sailing events:** During corporate sailing events the same process applies as described on the previous slide.
 - SM40 boats: The skipper can decide where and how to lift the boat (SPS recommended). There must everytime be a professional fixer to make the check and leave budget estimation for fixing, if fixing is needed.
 - Corporate sailing skippers will be paid for all previous work as it's seen as a part of their job.



IMPORTANT POINTS

- **Contact details of repairing services:**
 - SÄM Oy, 040 8451346
 - Venetohtori Vaherjoki, 044 532 2905
 - Vicke Ruokolahti, 040 060 5308
 - Leevene, 010 239 2300
- **Other necessary contact details:**
 - Harbour team (HSS Erik), 040 847 0083
 - HSS Lautta, 050 576 0565
- Amounts of **insurance deductibles** (omavastuu):
 - Lasers and Elliots 420 EUR.
 - SM40 600 EUR.
- Incident Responsible is an appointed person **operating as a contact person** relating to incidents. Insurance Person is a member of the maintenance committee.
 - Contact details of current Incident Responsible: Anna Bernitz, anna.bernitz@gmail.com, +35840 838 4965