

CORK SAFETY PLAN

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1. INTRODUCTION

This document provides a framework for procedures and resources to minimize the risks inherent to sailboat racing. It will be reviewed by CORK periodically in order to ensure that its scope and procedures remain satisfactory.

2. OBJECTIVE

The Objective of the Safety organization is to provide efficient and competent safety coverage at CORK events. This will allow competitors and family maximum enjoyment with minimal concern for the safety of competitors and their boats.

Safety means that the priority is given to rescue (of people); recovery (of boats) is a secondary consideration. **People come first, boats and equipment later.**

3. ACRONYMS

EC	Event Chair
PRO	Principal Race Officer
CRO	Course Race Officer
ESC	Event Services Chair
SC	Safety Chief
DSC	Deputy Safety Chief
S1	Safety 1 on a course
S2/3	Additional Safety Personnel on a course
RAC	Race Advisory Committee

4. CORK POLICY

a. CORK GENERAL SAFETY POLICY

As stated in the CORK Policy Manual (12 July 2009 version), the general safety policy for CORK is:

“14.6 CORK/ Sail Kingston will manage all its activities with concern for people and will conduct itself for the benefit of employees, members, stakeholders, volunteers and the community.

Specifically, CORK/Sail Kingston will:

- a) strive to ensure that offices, clinics, camps, and sailing events operate to the internationally accepted standards to protect employees, volunteers, competitors and neighbours
- b) provide appropriate information and/or training on the safe operation of our equipment and any rented or borrowed equipment
- c) provide appropriate information and/or training on the safe operation and management of events (clinics, camps, regattas, etc)
- d) make the necessary training available to ensure every employee and participating volunteer is able to comply with relevant legislation and with this policy
- e) require every employee and volunteer to comply with relevant legislation and with this policy
- f) encourage employee and volunteer initiatives that lead to improved and safer event management
- g) communicate openly about activities and report to members, volunteers and employees about safety performance.

14.6.1 On-water safety procedures and policies will be monitored by the SC and the RAC to provide a service that is current and appropriate for the classes being served.”

In accordance with CORK policy, the EC retains overall responsibility for safety throughout a CORK event.

b. CORK ORGANIZATIONAL STRUCTURE

The CORK Policy Manual (12 July 2009 version) provides the context in which safety operations will be conducted at CORK events.

The EC will inform the local Canadian Coast Guard Station, Ontario Provincial Police Marine Unit, Kingston City Police Marine Unit, and EMS / Hospital Management that a Regatta will be held.

The EC may delegate his authority to the SC for events on the water, except that once in position on a race course, the CRO will have responsibility for safety on that course. The S1 on the course will assist the CRO in the execution of that responsibility. Course S1s will keep the SC informed of any issues or incidents on their courses.

The SC will be in charge of event safety, including:

- ensuring that all safety boats are fuelled, properly equipped and ready for use
- allocating personnel to each safety boat
- allocating and controlling safety boat usage
- taking charge of any safety incident
- keeping the EC aware of safety status and any incidents of note
- completing an "Incident Report" when necessary

The Sailing instructions will define which Competitor Control System will be used to track competitors going on and coming off water. The ESC will be in charge of the execution of the Competitor Control system. The SC and ESC shall collaborate to confirm that all competitors have returned to shore at the end of the day.

5. SAFETY OPERATIONS

a. GENERAL

The SC, DSC and S1's will host a Safety Briefing for all dedicated Safety Crews at the beginning of each event. They will also attend the Competitors/Coach Briefing and present a Safety Briefing at that time. The SC and/or DSC will attend the daily Volunteer Meeting and following that, brief all Safety Crews ensuring adequate information is relayed about the day's organization and weather, etc. The SC will maintain a log of each Safety Boat and its crew and assign S1's and crews to each course. The location of that course and the class of boats racing on that course will be explained. The SC will introduce the S1 to the CRO of the assigned course.

Race Management (Results) will provide CRO's and S1's with accurate competitor lists, which will include class and sail number.

The EC, in consultation with the RAC, will determine whether Safety Boats need to be on the water before competitors are allowed to launch. If they are, the SC will direct the time for them to be on the water.

The ESC responsible for the Competitor Control System will inform the CRO on each course when all of the competitors for that course have launched.

Each Safety Boat will perform a radio check with Comms on the CORK Central frequency on each occasion of leaving and re-entering harbour. The S1 on each course will confirm radio communication with the other safety boats on his/ her course.

The S1 for each course is responsible for managing the coverage on the course. At her/his discretion, Safety Boats will be assigned specific areas to monitor. Typically, there will be a Safety Boat responsible for the windward leg, one for the reach (focus on Gybe Mark) and one for the run and gate on a Trapezoidal course. These assignments will vary with course design, competitor skill level and wind strength.

S1's will also manage the movement of their competitors to and from the harbour in consultation with the SC and the CRO.

Safety Boat Crews will endeavour to have a Safety Boat standing by a capsized competitor quickly in order to monitor the competitor's safety.

The SC will ensure that all Safety Boat Crews are aware that they must have the competitor's permission to render assistance so the disqualification of that competitor is understood. Safety Boat Crews should document these situations in case it becomes a jury issue.

NOTE:

The exception to this protocol takes place when, in the opinion of the Safety Boat Crew, the competitor is unable to make a rationally informed decision. This may be due to a concussion, hypothermia or serious injury, which is affecting the competitor's judgment. If the Safety Boat Crew in consultation with the S1 on that course believes the competitor is in danger, they are to bring the competitor aboard the Safety Boat immediately. This situation must be documented and reported to the CRO and SC.

All competitor retirements must be reported either to a Safety Boat or the CRO. Safety Boat Crews will forward the information to the CRO. This information must be relayed ashore to the ESC by the CRO or S1 for the Competitor Control System as well. Every effort will be made to escort or monitor the retiring competitor as he/she makes for the harbour.

Any injured competitor requiring First Aid beyond what can be administered by Safety Boat Crews is to be brought to the Emergency Dock and delivered to the First Aid Station. The Emergency Dock (Able-Sail Dock) must be kept clear and available for the offloading of injured competitors.

At the end of the day, Safety Boat crews will escort their fleet ashore. Once the SC and ESC have verified that all competitors are ashore, the SC will allow the Safety Fleet to stand down. No Safety Boat crews are to go ashore until released by the SC.

b. SAFETY BOAT IDENTIFICATION

A CORK Safety Flag will identify all designated Safety Boats in the fleet. This flag consists of a Yellow Field with a vertical red stripe.



c. PERSONNEL AND EQUIPMENT

Each Safety Boat will be staffed by a minimum of two people . This number may vary depending on the size of the boat but should never be so many as to preclude bring 3 or more competitors aboard. Ideally, these individuals will have First Aid Training, a VHF license and a Pleasure Craft Operator Card. Small boat-handling skills are a desirable asset. Each Safety Crew is expected to wear a PFD at all times and therefore, lead by example. Kiteboard Safety PWC's may have one crew.

Each Safety Boat will be equipped with:

1. Adequate fuel for 9 hours operating
2. Fully functional VHF radio with backup batteries
3. Whistle or horn
4. Compass
5. Anchor and rode
6. Sharp Knife (rigging)
7. First Aid Kit
8. Blanket / sweat shirt
9. Minor tools (pliers, Leatherman)
10. Electrical / Duct Tape
11. Personal Flotation Device for each crew
12. Engine Kill Switch where applicable

Additional Equipment on Safety 1 boats:

1. Flashlight
2. Tool Kit
3. Repair Tape
4. Space Blankets
5. Spare VHF Radios / batteries
6. Bolt Cutters (to only be used after discussion with the SC)
7. Competitor list for assigned course

d. COMMUNICATIONS

Communications procedures are specified in the Communications annex to the CORK Policy Manual.

Radio transmissions should be kept to an absolute minimum to prevent unnecessary communications interference.

e. COACHES AND SPECTATORS

Coach and spectator boats, including parents, are required to obey set back boundaries as defined by the CRO for the course. These boundaries will be made known at competitor and/or coach Meetings and reminders may be broadcast on VHF radio using the channel for the specific course. If the race is designated a training session, however, coaches are permitted to operate within the race course.

6. MEDICAL RESOURCES

a. FIRST AID STATION

The Chair of the Event Services Group will ensure that a First Aid Station is provided. This station will have suitable supply of First Aid Equipment and supplies necessary for the treating of injured competitors. Trained First Aid individuals and volunteers will staff the First Aid Station.

From time to time at the discretion of the RAC, outside First Aid providers (St. John's Ambulance, Canadian Ski Patrol, etc.) may be hired to provide additional coverage.

b. SITE PLAN

The ESC will prepare a Site Plan. This plan will include location of the First Aid Station, Communications Centre, Emergency Dock, CORK Office/ Central and Ambulance/EMS access routes.

c. AFTER HOURS MEDICAL RESOURCES

CORK will provide all competitors and coaches with a list of local First Aid or treatment options that can be accessed after the CORK First Aid Station closes for the day. That list can be found at Appendix 3 of this manual.

7. EMERGENCIES

The contents of this chapter shall be briefed to all volunteers on the first morning of each CORK event.

The usual reception point for landing injured people ashore will be the Able Sail Dock because of its low freeboard and access for EMS gurneys.

a. EMERGENCIES CONTROL, COORDINATION AND COMMUNICATIONS

Emergencies can be of a wide variety, but almost always involve risk of serious injury or worse to individuals, whether they start on the water or ashore, whether they involve an injured person or something like a fire. It is fundamental that CORK as a sponsoring organization has an established and well known protocol for dealing with all types of emergencies.

The key responsibilities in any emergency rest with:

- EC
 - overall responsibility for response by CORK to the emergency
- SC
 - EC's deputy and safety advisor, if available ashore. As such, the SC is also a valuable resource for the EC to task to fill any gaps in the response
- ESC
 - manning the office telephone as a secondary means of communications,
 - carrying out emergency contact of coaches/ chaperones/ parents, and
 - handling the response to initial media queries

- Site Manager
 - coordinating response at the scene of an ashore emergency, or at the shore reception point for an emergency on the water
- First aid team, if available,
 - provide care at the scene
- Communications Central watch keepers
 - relaying information to the EC

Each of these individuals shall carry an appropriate radio, and preferably a cellular phone as well, and maintain contact with CORK Central. If any of them should have to leave the CORK site, they are to ensure that a replacement is in place and the EC is aware.

Upon receiving word of an emergency, the following immediate actions shall take place:

- Comms informs the EC, SC, ESC, Site Manager and First Aid, and starts a log of the incident
- EC and SC (if available) proceed to Comms and establish control of responses from that point. Control involves receiving reports, assessing the situation and directing action
- If appropriate, the EC directs a Comms watchkeeper to phone 911 for emergency assistance (ambulance, fire, police). Since 911 may ask the caller to stay on the line to pass updated information, the EC cannot make the call himself
- The ESC proceeds to the CORK office to man the telephone for incoming information and media queries, and, when provided by the EC with the names of individuals involved in the emergency, accesses their on-site contact information (coach/ chaperone/ parent)
- First aid proceeds to the scene or shore reception point to provide care
- Site Manager proceeds to the scene or shore reception point to take charge of the area. This can include:
 - Ensuring all people have been evacuated, if appropriate
 - Establishing crowd control and making space for reception of boats and casualty care
 - Ensuring access routes for emergency vehicles are clear and guides posted along them
- Each location will provide reports to the EC as the situation progresses
- Once the EC is satisfied that the emergency has been handled, he will broadcast a message to all people ashore and on the water that the emergency is over and passing appropriate information on the outcome

Once the emergency situation has been terminated, the EC will go to the CORK office for follow up actions. These include:

- Ensuring that coaches/ chaperones/ parents, both on site and at home, have been contacted
- Ensuring that a written notice is posted summarizing the situation as much as possible so as to minimize speculation and rumours. This notice should be posted in places for both participants and volunteers.
- Ensuring press releases are prepared and personally acting as spokesperson for CORK
- Personally conducting a review of the incident to establish facts before memories become distorted and identify any corrective action required
- Ensuring an incident report is prepared

b. MISSING COMPETITOR

In the event that the individual responsible for the Competitor Control System feels that a competitor is missing, he/she will inform the SC immediately. Shore personnel will conduct a search for the competitor, his/ her boat, dolly, etc. Fellow competitors will be questioned and, if the competitor is not located, the SC will initiate an on water search utilizing all available Safety Boats. If this search fails to locate the competitor in short order, the Canadian Coast

Guard, Ontario Provincial Police Marine Unit and/or others may be contacted to assist in the search.

c. EXTREME WEATHER THREAT

At the request of the PRO, the EC or the CRO, all mark boats, pin boats and Jury boats may be drafted to the Safety Fleet. At this point, all boats will operate under the direction of the SC or the S1 for that fleet. When the need for this action passes, these boats will revert to the control of the CRO.

Tornado, Water Spout, Hail, Lightning, Line Squall, Gale, etc.

CORK Central will maintain a weather watch using the most current and predictive technology available. (Satellite / computer, etc) In the event that extreme weather is predicted or observed forming, the RAC will consult and if deemed necessary, abandon racing.

This process will be signaled by:

- #1. - Continuous sounds from the Signal Boat.
- #2. - Flying a large CORK Safety Flag on the Signal Boat (yellow field, vertical red stripe)

The initiation of these signals requires **ALL competitors and volunteer staff** to evacuate the water, heading for harbour as quickly as is safely possible. All Safety Boats, Course Boats, Coach Boats and Spectator Boats are to assist in bringing competitors ashore immediately.

d. ON-WATER SERIOUS INJURY SITUATION

In the event that a competitor has what appears to be a serious neck or spinal injury, the Safety Crew will contact the SC for assistance before attempting to bring the competitor aboard a Safety Boat. Every effort must be made to stabilize the competitor in the water until appropriate recovery techniques can be organized. Specialized equipment may be required. (Neck collar, back board, etc.) Once aboard, the injured competitor must be transported to the Emergency Dock with an absolute minimum of jarring. Extreme care must be taken to immobilize the injured area during transport. CORK Central must be contacted to arrange ashore response .

Head injuries, shock, fractures, concussions, etc. are to be treated as serious injuries requiring immediate care. The competitor will be transported to the Emergency Dock as quickly as possible. CORK Central is to be contacted to arrange ashore response.



CORK INCIDENT REPORT

Number _____

Event: _____

Date: _____ Time: _____ Submitted by: _____

A reportable incident is something that should not have happened, that was not expected or that was not planned for. A reportable incident may be, but is not limited to, an incident that caused injury or property damage, or an existing or potentially hazardous situation.

The department head, or group leader, must submit an *Incident Report* within 24 hours of the incident to the chairman of Operations and to the Secretary of the Board. In the case of a workplace injury, this form is in addition to and does not replace the normal workplace insurance reporting system. Other more formal reports may be required depending upon the nature of the incident.

What happened?
Why did it happen?
What have you done to prevent it happening again at this time? (a 'quick fix' vs. a 'permanent solution')

Deliver the completed form to the CORK/Sail Kingston office for distribution within 24 hours after the incident.

TRIUMPH/RHIB

START OF DAY PROCEDURES

1. Check condition of the boat
 - a. Fuel tanks full
 - b. Propeller visually checked for damage
 - c. Bilge pump operational and clear; bilge empty
 - d. E-TEC System self-check (horn and lights on turning key) indicates motor serviceable
 - e. Engine cooling system operational (water jet coming out of engine lower unit)
 - f. Navigation lights operational

2. Ensure the following equipment is onboard
 - a. VHF radio
 - b. Compass
 - c. Anchor and rode
 - d. Floating tow rope (20 metres or longer)
 - e. PFD for each person
 - f. Paddle
 - g. Emergency stop lanyard
 - h. Plastic-covered clipboard
 - i. Boat pouch including
 - i. CORK Safe Work Practices and Procedures
 - ii. Boat Operators Guide
 - iii. Engine Operators Guide
 - iv. Spare check sheets
 - j. First aid kit (sealed)
 - k. Emergency kit containing
 - i. 3 flares
 - ii. Waterproof flashlight and one set of spare batteries
 - iii. Knife
 - iv. Solar blanket
 - v. Starter cord
 - vi. Binoculars
 - vii. Duct tape
 - viii. Fire extinguisher
 - ix. Wire cutters

END OF DAY PROCEDURES

1. Refuel boat
2. Clean boat and ensure the bilge is empty and bilge pump and filter are clear.
Take boat emergency kit and first aid kit to Equipment Room if used, have it replenished and then replace it onboard in locked stowage
3. Return radio (if not permanently mounted), GPS and compass to Equipment Room
4. Lock lockable stowages containing CORK equipment
5. Return ignition key with emergency stop lanyard and key to locked stowages to Equipment Room, and report any damage or equipment failure

FUELLING REPORT

Date: _____ Time: _____ Fuel Added: _____ (litres)

Defects/ Damage:

Signed: _____
 Designated Operator

STAFF WEEKLY PROCEDURES

1. Carry out all daily checks.
2. Additionally, check condition of boat, including
 - a. Condition of exterior hull
 - b. Oil topped up in engine
 - c. Fire extinguisher pressure sufficient

Signed: _____ Date: _____
 Designated Staff



Medical Information Sheet
Useful phone numbers

ON SHORE:

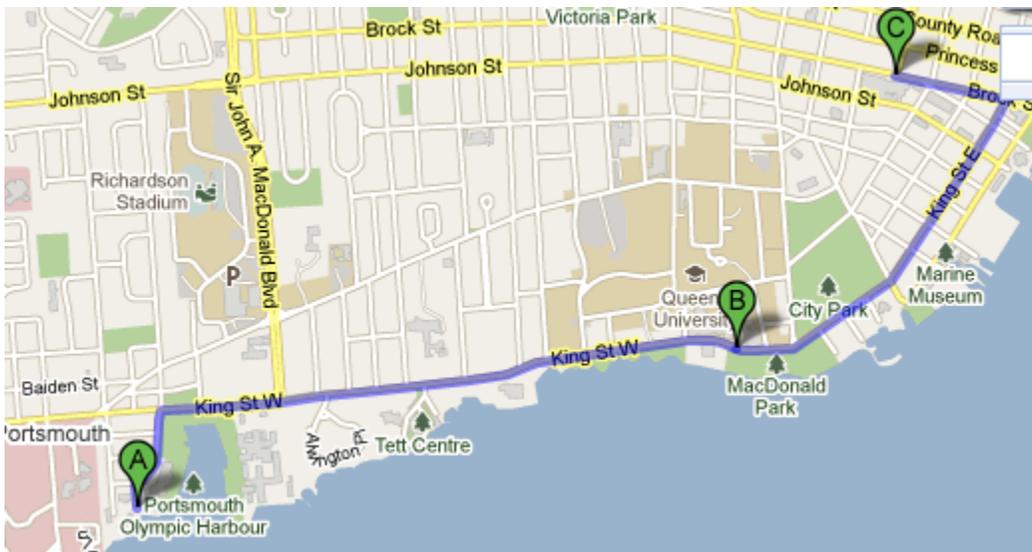
First Aid station is located near the Regatta Office and is manned daily from 9 am until 6 pm. Contact the Regatta Information desk in the main lobby for assistance. The First Aid personnel will have access to a medical doctor.

CORK Central (Red/white Communications trailer located close to the crane) VHF channel 6
CORK Regatta Office 613 545 1322 or VHF channel 6

After hours coverage for urgent, minor, non-life threatening medical problems:
The Greater Kingston After Hours Medical Clinic at the Bayridge Plaza West. 775 Strand Blvd. (off Taylor Kidd Blvd, west of Gardiners Rd). 613-546-5506.
Hours: Mon-Fri 6 pm-9:30 pm * Sat, Sun & Holidays 9:30 am-4:30 pm

Kingston General Hospital, 76 Stuart Street. 613 548 3232
Emergency dept 613-548-2333 - 24 hours a day

Hotel Dieu Hospital, 166 Brock Street (one-way going north) 613 544 3310
Emergency dept 613-546-1240 – open 365 days a year to treat non life-threatening illness or injury - 8 AM – 10 PM each day. (Patient must be able to walk in)



Dental Emergencies: Altima Kingston Dental Centre
1046 Princess Street, The Kingston Centre, Kingston, ON K7M 1H2, Canada - -

ON WATER:

The safety team includes persons with emergency first aid training that can be reached on the race course channel. The safety boats are identified with a yellow flag with a red vertical stripe.

Any injury serious enough to take the individual off the water should follow this protocol;
Call CORK Central on VHF channel 6 or the Regatta Office on 613 545 1322 to provide information about the injury and have them coordinate emergency services
Bring the injured person to the pickup point, the Able Sail dock at Portsmouth Olympic Harbour.

INCIDENT REPORTING:

Please report incidents to the regatta information desk to ensure you have all the assistance required and to assist us in evaluating and maintaining appropriate safety measures for events (a reporting form is available).

Other useful phone numbers for Kingston;

Fire-Police- Ambulance – 911

Poison Information 1-800-267-1373

Ontario Provincial Police 1-888-310-1122

Kingston City Police non-emergency 613-549-4660

Canadian Coast Guard Portsmouth Harbour Search and Rescue 613-546-3527

Boating Safety Hot Line 1-800-267-6687

Queens University Residence 613-533-2223

St. Lawrence College Residence 613-544-6600 x 4989

SAFETY BOAT ON-WATER INFORMATION SHEET

Thank you for volunteering for the Safety Team at CORK! Your assistance is greatly appreciated.

ROLE

The Safety Team is tasked with ensuring that competitors and volunteers are safe on the water.

GENERAL INFORMATION

Information for volunteers, competition information and radio channel details are available in the morning safety briefing and at the regatta information desk.

ORGANIZATION

The Safety Chief is responsible for the Safety Fleet and Volunteers during the regatta. Individual racecourses have a Safety 1 and additional crews assigned specifically to monitor that course. You will get your assignment at the morning Safety briefing, or from the volunteer information desk.

PROCESS

Volunteers are assigned to work with a Safety 1 who is experienced at managing Safety on sailboat racecourses. The Safety 1 will assign Volunteers to an area of the racecourse. The Volunteers monitor the racing in that area and offer assistance to competitors in a certain series of situations:

The Safety Boat Crew MUST ask the competitor if he/she/they will accept assistance. This is critical since outside assistance disqualifies the competitor from that race. They must agree, except: when in the opinion of the Safety Boat Crew (in consultation with the Safety 1) the competitor/s is/are unable to make a rational decision. This may be due to hypothermia, concussion, obvious shock, fracture or other situation affecting the competitor's decision-making process!

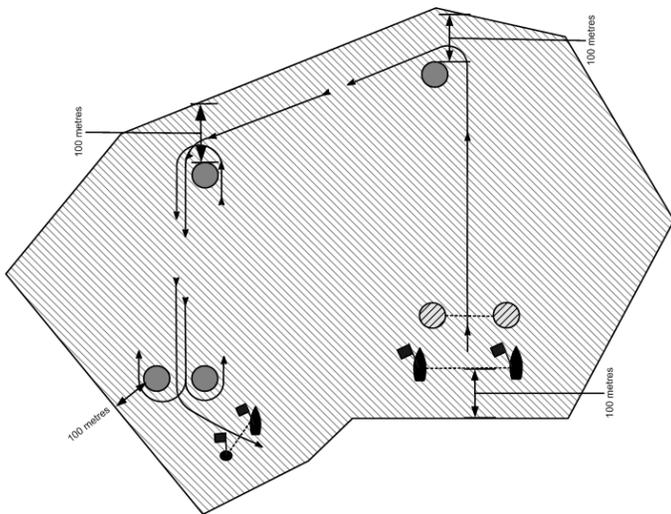
- Since small boats often capsize, it is essential to count heads in order to ensure that the crew is/are not trapped under the boat. Usually, the competitors will be able to right the boat and get back to racing quickly. Some race boats are more demanding and younger/less experienced competitors may require more assistance.
- If the competitors are having serious difficulty in righting the boat, the Safety Crew may ask if they would accept assistance. **If the competitor/s agree, the Safety Boat Crew may assist in righting the boat once they have confirmed that the competitor is clear that this results in disqualification. Extreme care must be taken to ensure that there is no risk to the competitor/s from boat propellers.** Lifting the end of the mast while the competitor climbs aboard is often the most expedient process. Practice and experience will make this a simpler process.
- The two main types of Sailboat Racing Courses are shown below. Coaches and spectators are not to be within the shaded area while racing is underway. (see SI's for details). Safety Boat Crews are allowed in when necessary to assist but need to be very careful not to impede any racer. Constant watch must be maintained to avoid this. Skiffs and windsurfers can be a particular challenge because they take extra long tacks both up and down wind at high speed. Kiteboards are a new addition to CORK; beware of the lines between the sailor and the kite. Special instructions will be provided for supervising Kiteboard races.

- After the racing ends, Safety Boat Crews will follow the fleet into harbour. The Crew must not go ashore until advised by the Safety Chief that all sailors have been accounted for. If a competitor is missing, Safety Boat Crews will perform a search on water while shore crews attempt to locate the competitor ashore. Once everyone is accounted for, the Safety Chief will inform the crews that they may stand down. Crews should then go with the Safety 1 and attend a debriefing social with all the other people able to attend.

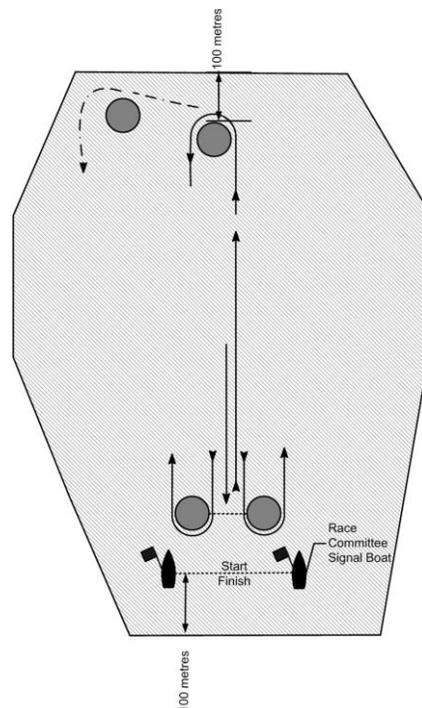
ESSENTIALS OF RESCUE

1. Plan and prepare before you start a rescue. Consider the wind and waves, how tired or injured the sailors are, the physical condition and capabilities of you and your crew, your rescue equipment, and the searoom.
2. Brief your team on the plan and their individual roles before you start.
3. Stay focused on the disabled craft's crew. People come first, boats and equipment a distant second.
4. Generally, approach from downwind so as to stay clear of stray lines streaming to windward and so as not to be set down on the disabled craft.
5. Keep talking to the distressed sailors to assess their physical / mental condition and build their confidence in your actions.
6. Ensure rescuers watch out for unsecured booms, sails, lines, etc that can fly about in the wind and strike them, wrap about their feet and trip them, or foul your prop or rudder.
7. Keep your Safety 1 informed of your progress. He may be able to help you out with another boat for transfer or recovery.
8. If the vessel is drifting into shallow water, be prepared to rescue the crew and abandon the vessel before you get into difficulties yourself.

Prohibited area for trapezoid course



Prohibited area for Windward- Leeward Course



Contact Information:

CORK Central VHF channel 6.

CORK office 613 545 1322

EMERGENCY RESPONSE GUIDELINE

In the event of an emergency, the following steps need to be taken by personnel/volunteers on the scene at the time of such incident:

ASHORE

1. Provide immediate first aid, and involve the First Aid personnel on site (located through Communications Central). Advise Communications Central of the incident. This will trigger the CORK emergency response protocol, including calling appropriate emergency services.
2. Take steps to secure the safety of all persons within the facility or in the area. Evacuate the area relating to the incident, if required.
3. Do not speak to the media. Direct all media queries to the Regatta Office or the EC. The EC is the official spokesperson in the event of an incident of this nature. Do not speak to the families of injured party, except to provide information relating to the whereabouts of the injured party. Direct all family inquiries to the Regatta Office. The Regatta Office will assist in contacting the correct person to obtain information.
Do not discuss the incident or suggest fault.

ON WATER

1. The safety boat assesses the situation and administers appropriate first aid and assistance.
2. The safety boat informs Safety 1 of situation. Safety 1 may report to the Safety Chief. The Safety Chief may declare an emergency situation on the water. Safety 1 will inform Communications Central of the emergency. This will trigger the CORK emergency response protocol, including calling appropriate emergency services.
3. In the case of a medical emergency, the safety boat may contact Communications Central directly for immediate action.
4. If necessary, the injured person will be taken ashore in an appropriate boat to the Emergency Drop off point to meet up with the Emergency Services.
Drop off point - the floating Able Sail dock west of the POH gas dock.

Volunteer involved in an emergency shall complete an Incident Report at the Regatta Office promptly after the situation is terminated.

LIABILITY

CORK subscribes to the CYA On Water Regatta Liability insurance plan. Specifically, this means:

“As your club or Association is a current member of the Canadian Yachting Association, it has access to the CYA Regatta Liability Insurance Policy. The Regatta Liability Policy was designed specially for CYA members who were having trouble obtaining “third party bodily injury” coverage for the on-water part of their general insurance program.

The policy is written through Intact Insurance on a Commercial General Liability Policy covering bodily injury (i.e. not property damage). The policy covers your organization and its officers, directors, judges, sponsors, volunteers, employees and the full race management team in the course of their duties on the water for any legal liability to third parties.

This policy also pays for legal expenses to defend any lawsuits. The coverage begins when the boats leave their mooring or anchorage and continues throughout the race until they return to their mooring or anchorage immediately following either their completion of the race or their retirement from the race. The territory covered is Canada and the United States of America.”