

Trailer/Sailors Association  
BULLETIN BOARD - JULY 1992  
 Bob Hodgson

BACK ISSUES OF CLIPPER SNIPS

There was an announcement in the July, 1991 BULLETIN BOARD that a batch of reprints of the early issues of Clipper Snips would be made for any members who were interested. Orders, with payments enclosed, were invited before August 31, 1991. The issues comprised the first Clipper Snips in 1985 and the subsequent issues up to the end of 1986 - 53 pages in all. Adhering to our modus operandi, it was a non-profit undertaking in which the payments just covered the costs. Orders were received, the copies were made and distributed. No complaints were heard so it was assumed the recipients were either satisfied or rendered speechless. So this year there will be another offering - this time the two 1987 issues of Clipper Snips. As before, they will be unabridged and contain all their original mistakes and goofs. Some of our ideas and arguments may have matured or changed in the succeeding years, perhaps that might make them more interesting.

The March 1987 issue had 26 pages and the Autumn issue had 24 pages.

Costs for each set of back numbers will include:

Copying 50 pages @ 2½¢/page -----	\$1.25
9"X 12" Envelope -----	.10
Postage (Book Mail) -----	.52
	<u>\$1.87</u>

We cannot avoid the higher postage rates to Canada and the regrettable necessity of charging \$1.25 more to Canadians who want copies.

Don Ziliox has again kindly offered to have the copies made and there will be the U.P.S. charge for shipping them back from Grand Rapids to me in Clarkston, 23¢/copy should cover that. So the totals will be \$2.10 for U.S. residents or \$3.35 (U.S.) for Canadians.

Some extra copies will be made for stock; they will be paid for out of Association funds.

If you are interested, please write to me before August 31, 1992, giving your name and address (an address label would help me) and enclose a check made out to:

BOB HODGSON

Please DO NOT make out your check to the  
 Trailer/Sailors Association

My latest address and telephone number are: 10239 Cedar Cove Lane, Clarkston, MI 48348. (313) 620-6639.

It is not possible to promise when delivery may be expected but it should be some time in September.

DUES

We seem to be just keeping our nostrils above water financially,

so the dues will remain \$10.00 with a discount of \$2.00 to encourage prompt payment when the time comes. The dues statements will be enclosed with the Autumn issue of Clipper Snips at the beginning of September.

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#### NORTH CHANNEL CRUISE

The Michigan members' week-long summer cruise in the North Channel will go ahead as planned. Launching will be at Blind River on July 10-11. Haul-out will be either at Blind River or Spanish according to the weather on July 18. All members are welcome. See the Spring issue of clipper Snips.

When plans were being made, we discussed leaving a car at Spanish in case unfavorable weather made it difficult to sail back to Blind River at the end of the cruise. Boats could pull into Spanish and the car could be used to take crews back to Blind River to fetch the trailers and haul the boats out at Spanish. Those who are going on the cruise please note: in order to carry out this plan Denise and I will launch PHAEDRA at Spanish instead of Blind River, so our van will be available to ferry crews back to Blind River if it is needed.

After launching, we shall aim to intercept the other boats on July 12-13, monitoring channel 16 every four hours starting at 10 am. How would you recognize PHAEDRA? Look for a maladjusted, ivory-colored boat flying a T/S A flag, sailed by a bemused helmsman and slightly anxious crew.

#### PARRY SOUND CRUISE

Last summer's cruise in Parry Sound was enjoyed so much that a similar cruise is being organized this year from July 24 - August 1. If you would like to join it and need further details, contact either of the following:

Steve Blair,  
36 District Road,  
Greenville, PA 16125  
(412) 475-3093

Wayne and Debbie Bell,  
R.D. #2, box 2140,  
Slippery Rock, PA 16057  
(412) 794-4704

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#### FLAGS

The rumor that flying a Trailer/Sailors Association flag enhances a boat's performance has yet to be proved groundless. In the highly-charged atmosphere of San Diego, there was a strong under-current of speculation about whether flying the flag would contravene the cup rules. It was only the discomfiting memories of rancor during the shambles of the previous cup races (when a cat raced half a cat) that dissuaded boat owners, who were desperate to gain an edge, from joining the Association to get their hands on flags. Although not generally known, it was whispered that one did find its way aboard with the "Cubans" and was stowed out of sight as a winning icon. Who could claim it was ineffective?

Why be satisfied with the ho-hum speed of your ho-hum boat? Set your sights on world class performance, order a flag if you haven't one already. The flag-maker has reduced the price of the latest batch and the savings will be passed on to you. Make out your check for

\$9.00 to Bob Hodgson and leave the fleet wallowing in your wind shadow.

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BOAT/U.S.

Meeting the obligations of the Accord we share with BOAT/U.S., we remind you that as members of the Trailer/Sailors Association you are entitled to membership in BOAT/U.S. for \$8.50 p.a. instead of the usual \$17.00. All items sold through the large clear catalog or the retail stores are discounted to members. Catalog prices and store prices are the same.

If you are already a member of BOAT/U.S. and renewing your membership, be sure to say that you are also a member of the Trailer/Sailors Association and use the reference number: GA 81128 B.

In a concerted attack on the notorious User Fee Tax, BOAT/U.S. has made its presence felt in the halls of the Capitol. We shall have to wait and see if success is achieved and the tax bill repealed. If you, too, are against the bill, blackmail your congressman by threatening to expose details of his overdraft if he does not support Bill 843. You may also add your weight to the cause by joining the BOAT/U.S. 'Alert Network'. Simply write your name, address and 'phone number on a postcard and send it to: Alert Network, Boat Owners Association of the United States, 880 South Pickett St, Alexandria, VA 22304.

The following list of benefits available to members is copied from a BOAT/U.S. circular:

—Catalogs filled with savings of up to 40% on boating equipment and supplies. The annual catalog alone has more than 400 pages and offers you not only the broadest selection available—over 10,000 products—but also advice on choosing the products that are designed for your type of boating.

—Group-rate boat insurance with coverage that can't be matched—a *Total Protection Program*<sup>SM</sup>.

—Basic emergency towing reimbursement, with worldwide coverage, included in your dues.

—Buying privileges at any of our eighteen Marine Centers nationwide, with more on the way.

—Boat loans with low down payments, reasonable interest rates and an answer within 24 hours.

—A Consumer Protection Bureau to solve problems with manufacturers.

—A travel agency that specializes in creating boating adventures, but can handle all your business and pleasure travel as well.

—Toll-free phone lines to handle all your business with the Association. From equipment orders, to insurance claims, to travel arrangements, all services are as near as your phone.

—Access to Product Information Specialists for your questions on selecting and installing equipment. These experts are trained to analyze your needs and assist you in solving your specific problem.

—Publications specifically for Members to keep you abreast of the ever-changing world of boating. From regulations to safety advice, to information on fun adventures—the publications are filled with boating news.

Among the services offered by BOAT/U.S. is boat insurance. I received the following letter from George McClusky:

"In the beginning of April I hauled my 22' Hunter sail boat to Florida for a vacation that turned into a week of stress and anxiety.

Seven miles from our destination the tongue of the boat trailer broke off plummeting the boat and trailer into a ditch.

Fortunately the boat was not hurt, but unfortunately we had to deal with Boat/U.S. They did send out a surveyor right away the next day to check on the damages and we were told there would be no problem with this claim, and that he would fax the information to the main office right away. Call tomorrow to find out what to do. We did this and were told to go ahead and get it fixed (which we had to do to bring the boat home) call them back with the estimate. We called and called talking to 2 different secretaries 4 claim adjusters and getting no where. Cutting our vacation short, coming home to persue this claim and in an irate state I finally got hold of an adjuster who told us this was not covered because it was a manufactor default. As my luck goes the manufactor is out of business, leaving me with a bill for the repairs. I have been paying premiums to Boat/U.S. for seven years and this was my first claim. I thought insurance was for your protection and that most claims were of a fault of somebodies and that was what you were insuring yourself for.

I do feel lucky that nobody else was involved (like having this happen on the interstate) or that the boat was damaged, but I feel I must caution you about Boat/U.S. insurance."

I wrote the following to the Mr. Richard Schwartz, President of BOAT/U.S.:

"A brief newsletter is distributed to members of the Trailer/Sailors Association at the beginning of July and some space in it is devoted to describing services offered by BOAT/U.S. Recently, I received the enclosed letter from a member named Mr. George McClusky whose address is: RR #1, Box 234, Mokema, Illinois 60448 - he asked for his letter to be printed in the newsletter.

I spoke to Mr. McClusky on the telephone and he gave more details of the difficulties he describes. Apparently an official of the insurance company told him flatly that his claim would not be met and when he asked who would have paid for damage and injuries if a serious accident had occurred, Mr. McClusky was told he would.

After seeking legal advice and after further correspondence with the insurance office, Mr. McClusky has received a check in settlement. But he is very disturbed by the difficulties that were put in his way while he was trying to obtain satisfaction, and the reluctance of the insurer to honor the policy. The pursuit has been costly to Mr. McClusky and, exasperated, he has posted copies of the enclosed letter in places where they will be seen by sailors to caution against insuring with BOAT/U.S.

His letter will be included in our newsletter but I am offering you an opportunity to respond. If you do so before May 30th, your letter will also be published."

I received the following reply from Mr. Carroll Robertson, Vice President of BOAT/U.S. Marine Insurance Claims:

"The claim was reported to us on April 6th and subsequently declined by the Insurance Company on April 21st because the surveyor reported the cause of the damage as one excluded under Mr. McClusky's policy. As with all insurance policies there are certain limits and exclusions and no policy covers all types of problems.

Mr. McClusky disputed the Company's decision during a telephone conversation with us on April 22, 1992, and was invited to write us explaining his position. His letter to us indicated for the first time that he was led to believe there was coverage based on a conversation he had with the surveyor who inspected the damage and subsequently by a BOAT/U.S. adjuster. The Company reversed their decision and reimbursed Mr. McClusky (less his \$50 deductible), not because the loss was covered under the policy, but because the subsequent investigation led the Company to believe that one of their agents may have made a mistake in communicating coverage for the loss. It was this mistaken communication that Mr. McClusky relied on when he proceeded with repair of the trailer.

Mr. McClusky's letter raises a far more serious coverage question than his \$800 trailer repair. Namely, what happens if a boat is involved in a highway accident while being trailered and the other people who are injured bring a lawsuit against you as the owner/driver of the tow vehicle? Answer: The automobile insurance policy is relied upon to provide liability coverage for accidents while trailering. There are no boat insurance policies which provide liability coverage while transporting the boat overland.

Boat insurance policies provide property coverage for the boat and trailer (except those causes specifically excluded) and ... The boat policy provides liability protection only while the boat is being used afloat or in storage. We encourage your readers to check their automobile policy to make sure there is adequate liability coverage while trailering their boat. "

When trailering your boat, there is always the possibility that you could experience a breakdown and accident like George McClushy's. It would be wise to check with your insurance agent to find out what sort of coverage you could expect. I showed George's letter to my agent (Farmers) and he assured me that in similar circumstances I would be covered. He confirmed Mr. Robertson's Statement that my automobile insurance policy would cover injuries suffered in an accident when trailering a boat.

While on the tedious but inescapable subject of insurance, the following notes by Don Ziliox are reproduced from the Autumn 1991 Clipper Snips hoping they may be useful to new members who missed the issue.

This may be of interest. I have Citizens Insurance for both my home and boat. Because they are both with Citizens and I belong to A.A.R.P., I get a 39% reduction on the boat insurance. Also the liability portion of the house insurance covers the boat so that a separate liability portion for the boat is unnecessary.

Whereas under separate coverage for the boat, the liability coverage of 300,000/1,000 costs \$26, a 1,000,000/1,000 for the home and extended to the boat costs only \$10.

Since insurance is as much a part of sailing as of many other items, it might be worth mentioning. I don't know whether my insurance deal is the best but it might be worth something as a starting point. The only "bad" feature is that there is no coverage in salt water. However, for \$20 you get a once-a-year 30-day coverage in salt water up to 15 miles from shore.

My boats covered include an old 15'-4" run-about and its 60 h.p. Johnson, plus trailer, and the 22ft sailboat with motor and trailer. The cost was \$175 which included \$26 for liability. Since home liability also covers the boats, the policy would be reduced to \$149. But with the 39% reduction the price is now \$91/year.

In conclusion: we should check our insurance policies and make sure we understand them and they provide coverage to free us from anxiety and, apart from remembering to pay the premiums, put the subject out of our minds and think about the pleasure and excitement of sailing instead.

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\* WANTED Trailerable boat. Jim Scott, 2101 Roberts Lane, Lansing, MI 48910. (H) 517-371-2329. (B) 517-373-4032.

The following would like the company of other boats on cruises:

- \* Steve Nolan, 15672 Ryan Dr., Holland, MI 49424. (H) 616-399-5106 (B) 616-772-9131. North Channel during the last week of July.
- \* Steve Christensen, 4410 Ottawa St., Midland, MI 48642. (H) 517-631-1579. (B) 517-636-3796. North Channel during the last 3 weeks of August, but may have to take the last week in July.
- \* Fred Jones, Box 1097, Elephant Butte, NM 87935. (H) 505-744-5030 The Sea of Cortez. The San Juan Islands and Desolation Sound in Canada. San Diego. Lake Mead.