

2016 Hobie 16/18 NAC Event Insurance info

The Hobie Class Association of North America has arranged for Liability and Physical Damage coverage to be made available to members under certain circumstances. Specially, this applies only to the H16/18 North American Championship Regatta in Puerto Penasco, Mexico; October 10th through 14th , 2016, and the days immediately surrounding those dates.

The coverage is available to boats that are being chartered for this event, boats that are being loaned for this event, and for boats that are currently covered elsewhere but unable to extend coverage to this competitive event in Mexican waters. The boat owner, charterer, borrower, and/or user must all be members of HCANA in good standing to participate.

The cost is \$100 which includes liability insurance for the registered owner as well as the person taking custody of the boat. It also provides physical damage coverage for the boat with a \$250 deductible. A Request For HCANA H16/H18 North American Championship Insurance form may be obtained from George Burchfiel.

Coverage applies ONLY to this event and becomes effective when the boat arrives on site. There is no coverage during transportation to or from Puerto Penasco.

FAQs

How do I get coverage? Contact George Burchfiel at hobiedude@yahoo.com. George will provide an application for coverage.

How do I make payment? \$100 payable by check to HCANA with application.

What does HCANA do with my money? HCANA will be billed \$100 for each boat using this option. This is being done for the benefit of members, not for profit.

How much coverage will I get? The physical damage limit is “Actual Cash Value” which basically means market value and includes a \$250 deductible. The liability coverage is sufficient to satisfy the requirement posted in the official NOR.

Does this mean I don’t need Mexican Insurance? You still need separate Mexican auto insurance including the boat and trailer. The HCANA coverage applies ONLY while the boat is on shore or being sailed at this regatta.