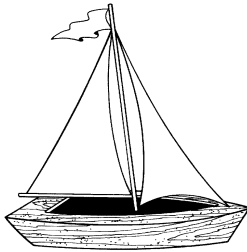


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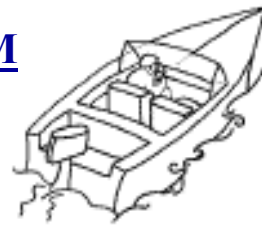
# Seabreeze



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***Duncan, B.C.***

November/December — 2014

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<b><i>Cruise Master</i></b>		
Paul Richards	250-746-8612	
<b><i>Seabreeze Editor</i></b>		
Wayne Smiley	250-715-0228	
<b><i>Environmental Officer</i></b>		
Phil Devitt P/Cdr	250-324-5512	
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		Ted Giles P/Cdr
		250-245-3707
		<b><i>Safety Officer</i></b>
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		<b><i>Technology Officer</i></b>
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		<b><i>Web Master</i></b>
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		(Boating Essentials)
		Vacant
		(Adv.& Elect.)
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		250-743-9855
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		250-324-5512
		<b><i>Reviewer for Squadron</i></b>
		Mandy Richards
		250-746-8612



## Commander's Report to the Bridge – 8 October 2014

Well, I finally got in some boating again as I drifted the Bulkley River during the past two weeks in search of the elusive steelhead.

Our Boating Basics class has completed and Boating Essentials started. Training Officer Bob Wheadon advised that the Advanced Piloting course was cancelled due to issues around obtaining course materials.

Treasurer Wayne MacDonald advises that cash on hand at the end of September was very low, but that October deposits have improved the position somewhat.

Administration Officer Colin Hall has a number of vessels committed to the Thanksgiving Rendezvous this weekend. Go safely and enjoy the festivities.

It is with regret that we mark the passing of long-time member Anne Thomson. Our condolences go to out to Pat Thomson, our Student Cruise Coordinator

Respectfully submitted,  
Russ Jenkins, Commander



## Cowichan Power and Sail Squadron

A unit of Canadian Power and Sail Squadrons



Ph: 250-709-3629

E-mail: [webmaster@cpscowichan.com](mailto:webmaster@cpscowichan.com)

Website: <http://cpscowichan.com>

# Boat Insurance 101

Recently, I was asking about insurance with regard to a vehicle in storage for the winter. As a connected matter, a boat in the yard became an issue. It became the focus of the discussion as it began to involve several different scenarios.

If you have home owner's insurance policy, a boat may be covered under the policy even if it is not in the yard when it is damaged. The criteria are;

- a) a value of less than \$3000
- b) a sailboat of less than 25'
- c) a power boat of less than 17' and less than 25hp
- d) the boat does not need to be on a trailer.

Beyond those examples, you need a liability policy that is applicable to that boat alone.

Now, you take the boat on the road and several things come into play.

The tow vehicle and trailer have their own insurance policies. If you are involved in an accident, the tow vehicle insurance is considered first as long as the trailer remains attached to the tow vehicle.

If the trailer becomes detached from the tow vehicle, the trailer insurance policy comes into effect. But there may be some discussion as to when the boat became detached. If you have 3<sup>rd</sup> party liability on the boat, and you should in case that you injure someone while on the water, the policy should protect you as well on land, as in the case of the boat coming off the trailer and damaging another car and occupants.

It is best to talk to your insurance agent and explain the minute details of how and what insurance coverage you want. In many cases there are overlaps or extenuating conditions that need to be asked to fully develop a policy that protects you, never mind the boat.

## **GPS back-up: World War Two technology employed**

<http://www.bbc.com/news/science-environment-29758872>

**Calendar of Events**

***Nov 4th, 5th, 10th  
19:00 to 22:00hrs  
Maritime Radio  
Cowichan Exhibition Grounds***

***Nov 12th — 19:00hrs  
Bridge Meeting  
Maple Bay Yacht Club***

***Dec 10th — 19:00hrs  
Bridge Meeting  
Maple Bay Yacht Club***

***Dec 24th  
Merry Christmas***

***All Members Welcome to all these events***

***Jan 14th — 19:00hrs  
Bridge Meeting  
Maple Bay Yacht Club***

***Feb 11th — 19:00hrs  
Bridge Meeting  
Maple Bay Yacht Club***

***March 11th — 19:00hrs  
Bridge Meeting  
Maple Bay Yacht Club***

***All Members Welcome to all these events***

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*Cowichan Power and Sail Squadron*

# *Christmas Dinner/Dance*



*Friday December 5, 2014*

*at*

*Crofton Community Centre*

*8104 Musgrave St, Crofton*



*1730 Cocktails*

*1830 Turkey Dinner with all the trimmings*

*2000 Music by DJ DaddyMack*



*Tickets \$34 per person – Guests are welcome  
(no tickets at door)*

*Drinks are \$4.00 each*

*For information call Colin (250) 929-3694 [colin@dansonmech.com](mailto:colin@dansonmech.com)*

*Tickets are available until Friday, November 28<sup>th</sup> only*

*at Lake's Marine Supply, 5968 TCH, Duncan*

*Copycat Printing, 7-5777 TCH, Duncan*

*Cow Café, 1A-1765 Cowichan Bay Rd, Cowichan Bay*