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SAYVILLE YACHT CLUB RACING TEAM

40° 43' 56" N
73° 02' 04" W



Summer 2014

Template



Logo



Alter 1



Alter 2

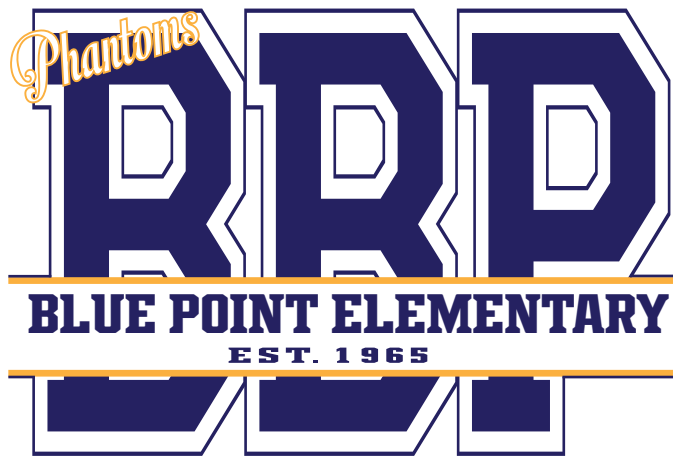


Alter 3



Alter 4





PROPERTY OF

EST.

BBP

1965

**BLUE POINT
ELEMENTARY**

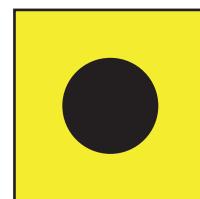
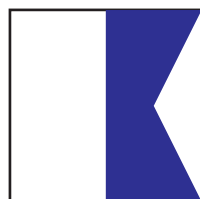
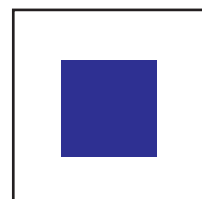
PROPERTY OF

BLUE POINT ELEMENTARY

EST. 1965



Junior Regatta 2014



SAYVILLE

YACHT CLUB

Bill Graham, Owner
Licensed & Insured

phone: (631) 581-9055



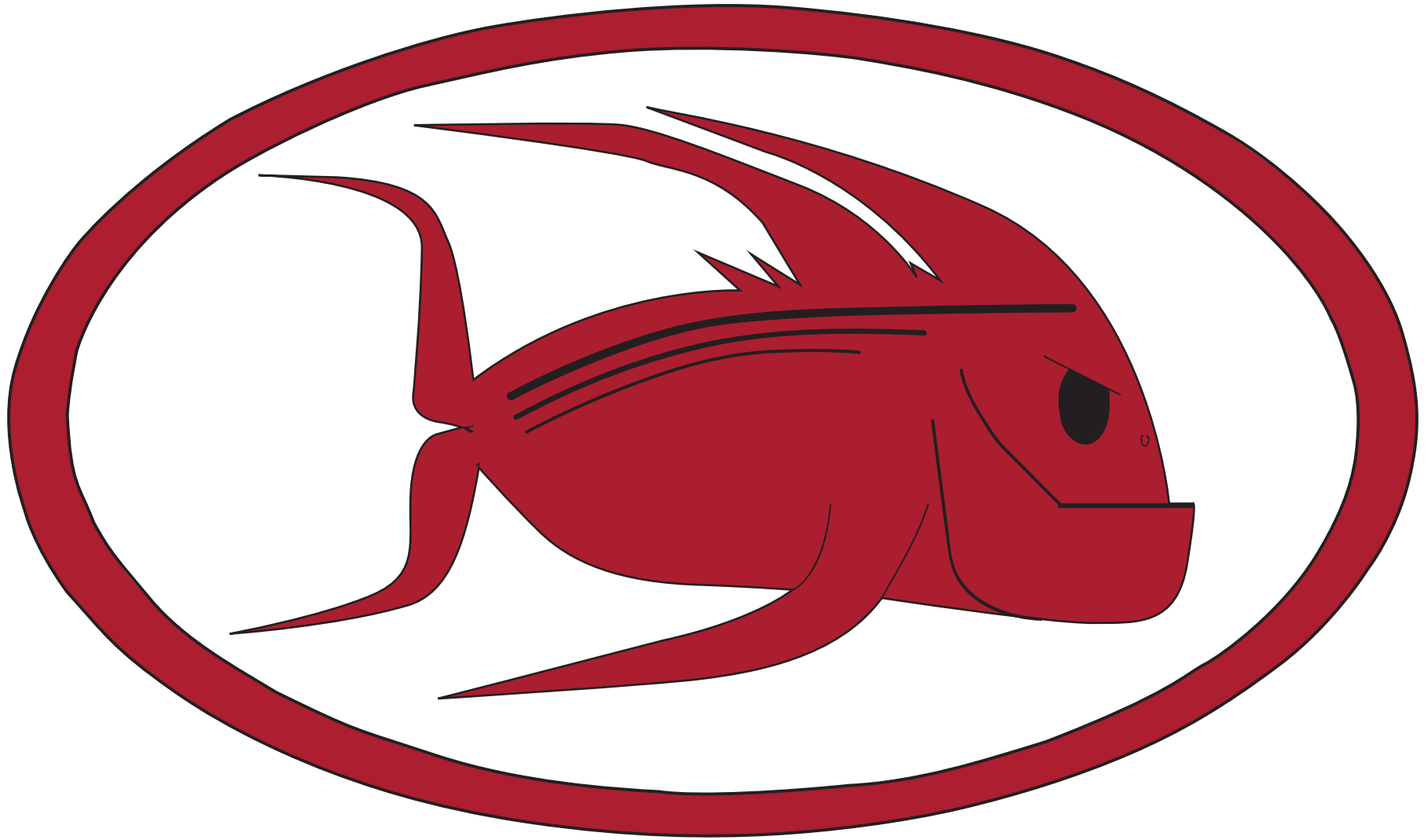
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You already know that The Berkely Group provides *revenue generating* and *liability insurance* programs to 24 cruise lines. Our clients include the following 15 ICCL member lines:



For additional information,
please contact:

Mr. Alastair Macmillan-Bell
Senior Vice President
The Berkely Group

100 Garden City Plaza
Post Office Box 9366
Garden City, NY 11530

800.645.2424
516.294.0220
fax 516.294.0609

Carnival Cruises Lines • Celebrity Cruises • Costa Cruise Lines
Crystal Cruises • Cunard Line Limited • Holland America Line
Norwegian Cruise Line • Orient Lines • Princess Cruises
Radisson Seven Seas Cruises • Regal Cruises • Royal Caribbean
International • Royal Olympic Cruises • Seabourn Cruise Line
Windstar Cruises

Are you also aware that Berkely can help navigate you through
Aon's worldwide network of insurance and consulting professionals?
From our expert P&I group . . . to Aon Worksite Solutions . . .
to Capital Markets Management . . . to Captive Management . . .
and much, much more.

Set sail with Berkely and Aon
for creative risk management and business solutions.

ITINERARY

DATE	PORT (Programs)
Jan 1	Revenue Generating Passenger Protection Plans
Jan 2	Non-Vessel, Private Island and Shore Excursion Liability Protection
Jan 5	Marine Insurance
Jan 8	Loss of Income & Extraordinary Cost Policies
Jan 12	Crew Medical Insurance
Jan 14	Creative Risk Management Solutions



24 hours ago their flight was snowed in. **12 hours ago** they bought new tickets. **8 hours ago** they missed the tour bus. **4 hours ago** they caught up with the trip. **2 hours ago** they sent a postcard. **10 minutes ago** they began the vacation of a lifetime.



Help your clients protect their trip with the **NTA Protection Plans**.

- ◆ Exclusive **customized** travel insurance products available **only to NTA members**.
- ◆ Individual and group plans.
- ◆ Competitive prices.
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- ◆ Ability to **WAIVE** the pre-existing condition exclusion.
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The Berkely Group

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100 Garden City Plaza
P.O. Box 9202
Garden City, NY 11530
1-800-388-1470
Fax 1-516-294-0609
nta_tpp@berkely.com

Please refer to the Description of Coverage for a full benefit listing and restrictions. The Travel Protection Plan described herein is a product of The Berkely Group, which is solely responsible for its administration. Benefits under this plan are provided by the American Travel Services Trust. The Trust is insured by TIG Insurance Company.

The NTA Protection plan will reimburse covered expenses associated with a common carrier **Travel Delay** due to inclement weather.

Don't you want to be the one to remind them?



FIRST CLASS

INSURANCE PLANS ON A COACH BUDGET

Errors & Omissions

Berkely's E&O Insurance protects your business against events that could devastate your travel agency. For your **peace of mind**, we offer worldwide **comprehensive** coverage and rates that fit into your financial plans.

Health Insurance

Every travel agency, any size, deserves a high quality health care plan. At **Berkely**, we'll ease the burden of decision making by providing you with options for your agency's **health care needs**.

 **Berkely Agency**

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Berkely is
the largest
administrator
of insurance
services to the
travel industry
and has been
dedicated
exclusively to
serving travel
professionals
since 1976.

Contact Us



Berkely Agency, Ltd.

Insurance Professionals
Dedicated to the Travel Industry

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Claims Fax: (516) 294-1088
Underwriting Fax: (516) 294-1821
Website: www.berkely.com
E-mail: info@berkely.com



What Should I do?

In the Event of A Claim



**Travel Agents/Tour Operators
Professional Liability Insurance**



Berkely Agency, Ltd.

Underwritten by:

The Connecticut Indemnity Company

First Things First

THANK YOU

On behalf of all of us at Berkely Agency, Ltd., thank you for your business. We appreciate the confidence you have placed in us and our Professional Liability Insurance Program.



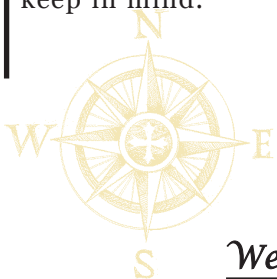
PROFESSIONAL LIABILITY

While we share in your hopes of never having a client make a claim against your travel company, it is important that you be aware of how best to utilize the protection offered under our policy in the event of a potential claim.



KEEP IN MIND

If you are ever made aware of a situation that may be of consequence, here are a few key things that you and all of your employees should keep in mind.



We Are Here For You!

What Should I do in the Event of a Claim?

Let Us Know!

Notify your insurance representatives as soon as possible, in writing, of any occurrence that you believe could develop into a claim. All relevant brochures, reports, letters and booking information should be saved and kept handy for easy reference.

Obviously, if you are served with a lawsuit, time is of the essence and a copy of the lawsuit should **immediately** be forwarded to Berkely's office by you or your insurance broker.

If there is any reasonable chance that an incident could develop into an actual claim, it is still important to provide your insurer with information promptly. Memories fade quickly and accounts of the incident tend to change after time has elapsed.

By contacting your insurance representative in the early stages of a potential claim, you will also benefit from the opportunity to plan for possible strategies with industry experts who are on your side. Claims personnel who are familiar with travel liability are instrumental in these situations where an actual claim is likely to ensue.

Take advantage of the insurance professionals available, who can often assist you in effectively defusing an otherwise potentially volatile situation.

Be Careful!

Do not offer more information than is necessary to a potentially injured client or their attorney. While you will naturally want to be as helpful and cooperative as possible, remember that even apparently benign comments could serve as evidence against you in the hands of a claimant or their counsel.

*Make
a plan
of possible
strategies
with industry
experts who
are on
your side!*

You should make every reasonable attempt at reducing the likelihood or the severity of a claim and controlling any damage already done, however it is important that you consider your own liability for each action taken. Be careful not to make any statements that could later be used against you, such as anything that could be perceived as an admission of liability.

It is also generally inadvisable to mention business insurance or the existence of a professional liability policy to any clients, especially potential claimants. Politely indicating that you will be referring a matter to your attorney if necessary, rather than mentioning an insurance company, should serve to inform potential claimants that you have the necessary resources available to protect your interests.



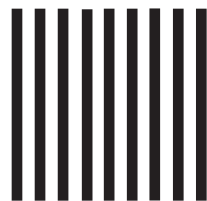
PROFESSIONAL LIABILITY INSURANCE FOR TRAVEL AGENTS & TOUR OPERATORS

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with the service you
deserve, all at suprisingly
affordable rates.

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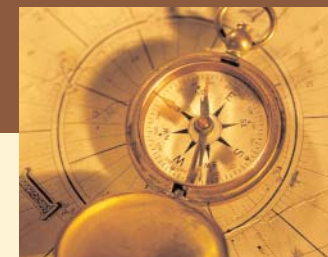
What are the *3 Easy Steps to* **GET PROTECTED?**

1. Send in your completed application for a **no-obligation proposal.**
2. Review your proposal & coverage options.
3. Make your coverage selection & send in payment to begin protection.

***First Class PROTECTION.
First Class SERVICE.
Affordable Prices.***

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Berkely Agency, Ltd. provides you with
THE BEST OF BOTH WORLDS.




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*Insurance Professionals
Dedicated to the Travel Industry*


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APPLICATION for

Travel Agents/Tour Operators
Professional Liability,
E&O Insurance

 **Berkely Agency, Ltd.**

Travel has its RISKS. Running a travel agency SHOULDN'T.

You get these BENEFITS, and more...

Protection against a wide range of professional liability exposures faced by travel businesses. Berkely's policy form is recognized as having set the industry standard. It was designed specifically for the travel industry and not "adapted" just to fit the needs of another profession. You can feel confident that the Berkely program is the right choice for you.

A partner with over two decades of experience insuring and defending travel companies. Whether you have just started a new travel agency or have built up your business over the years, you want an experienced partner when it comes to professional liability claims and lawsuits. An insurance policy is just a piece of paper without the knowledge and experience of the people who stand behind it. Whether it be assisting you with selecting the right coverage, handling a difficult claim or defending a potentially bankrupting lawsuit - Berkely has the right resources to provide you with unbeatable service from start to finish.

A program that changes with the times. Just as you are faced with new challenges that may require adjusting the way you do business, Berkely's program is continually being fine-tuned to better respond to your needs today and in the future. So the coverage you select now should be able to grow with you and respond to changes in your operation and in the industry overall.

- ◆ **Are you concerned about being sued by a client who was booked on a cruise line/airline that is going bankrupt?** Ask us about **Supplier Bankruptcy Legal Liability Protection.**
- ◆ **Are you aware of the potential liability imposed by the Airline Reporting Corporation in the event of your supply of airline ticket stock being lost or stolen?** Ask us about **ARC Traffic Document Legal Liability Protection.**
- ◆ **How does an outside salesperson relationship fit into coverage issued to a Host travel agency?** Ask us about **Coverage for Independent Contractors** by adding them as "persons insured" to a policy or securing separate coverage issued directly to the individual independent contractor.
- ◆ **Any other questions about Liability, Insurance or Risk Management?** Contact us today for a prompt, professional response from our staff of trained underwriters and claim specialists.

Berkely Agency, Ltd. ◆ 100 Garden City Plaza ◆ Garden City, NY 11530
1.800.645.2424 ◆ Fax: 1.516.294.1821 ◆ www.berkely.com
e-mail: info@berkely.com

Application for Travel Agents / Tour Operators Professional Liability Insurance

THE CONNECTICUT INDEMNITY COMPANY

NOTE: Completion of this application does not obligate you in any way to purchase this insurance.

1. Name of Travel Company (List all other operating names/attach a separate sheet if necessary):	City: _____ Zip: _____	
2. Address of Principal Office: (Attach additional sheet if needed for listing of Branch Offices.)	State: _____	
3. Type of operation: <input type="checkbox"/> Retail only <input type="checkbox"/> Wholesale only <input type="checkbox"/> Retail and Wholesale (Include as Wholesale any business on which a commission is paid to another firm or agency.)	% Retail _____	% Wholesale _____
4. Conferences in which you hold appointments:	<input type="checkbox"/> ARC <input type="checkbox"/> IATAN <input type="checkbox"/> AMTRAK	
<input type="checkbox"/> CLIA <input type="checkbox"/> TOP <input type="checkbox"/> Other (Specify): _____		
5. Does your agency operate its own tours or sell tours to other travel agents or affinity and/or non affinity groups? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, enclose samples of the brochures or a description.		
6. a. Is your company actively involved in the sale of student and/or adventure tours (i.e. skiing, river rafting, etc.)? <input type="checkbox"/> Yes <input type="checkbox"/> No b. Does your company operate such tours? <input type="checkbox"/> Yes <input type="checkbox"/> No c. If you answered "yes" to either a or b, what percentage of your total gross receipts is derived from these tours: _____ %		
7. a. Has your agency ever defaulted to a carrier, conference or supplier? <input type="checkbox"/> Yes <input type="checkbox"/> No b. Have any of the owners, partners, or officers ever been associated with an agency that has defaulted to a carrier, conference or supplier? <input type="checkbox"/> Yes <input type="checkbox"/> No If your answer is "yes" to either part of this question, attach statement giving full particulars.		
8. a. Has any similar insurance been issued to your agency at any time? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, by what insurance company? _____ For what period? _____ Limits: _____ Premium: _____ If this is a renewal with Connecticut Indemnity, please give your current policy number and expiration date. Policy Number: _____ Expiration Date: _____		
9. a. What were the Total GROSS Receipts of your business last year? (Total gross sales including air transportation, but excluding travelers checks and foreign automobile sales.) \$ _____ b. What were the Total GROSS Receipts from the sale of Standard Ticket Air transportation ONLY? (Use your ARC and/or IATA sales figures for the same period as in 9A); \$ _____ c. What Total GROSS Receipt estimate can you give for the current year? \$ _____		
10. Number of Full-time salaried employees: _____ Part-time: _____ Number of Full-time commissioned: _____ Part-time: _____ Number of active owners/partners: _____ Inactive: _____		
11. On what date did the present management assume control or ownership of the agency?		
12. Do you, or does your company, or any owner, partner, officer or employee have knowledge or information of any occurrence, situation, act, error or omission which might give rise to a claim or has already resulted in a claim such as would be covered by the proposed insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach sheet stating full details.		
13. In what trade associations or professional societies do you hold membership?		
14. Does your agency currently offer Travel Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, which products? _____		

I/We hereby declare that the above statements and particulars are true and that I/we have not suppressed or misstated any material facts and I/we agree that this application shall be the basis of the contract with the insurance company. It is understood and agreed that the completion of this application does not bind the company to issue nor the applicant to purchase the insurance.

Program Administered By: Berkely Agency, Ltd. 100 Garden City Plaza, P.O. Box 9366 Garden City, NY 11530 (516) 294-0220 • (800) 645-2424 Fax: (516) 294-1821 www.berkely.com • E-Mail: info@berkely.com	Name of Firm: _____ Name of Principal (please print): _____ Signature of Principal: _____ Telephone: _____ Date: _____ Fax: _____ E-mail: _____
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NOTICE TO APPLICANTS: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance containing any false information or conceals for the purpose of misleading, information concerning any false material thereto, commits a fraudulent insurance act, which is a crime.