

Gowrie Risk Report: COVID-19 Risk Management & Best Practices for Sailing Organizations*

Overview: This communication is part of [Gowrie Group's](#) and [The Burgee Program's](#) ongoing commitment to provide our clients and partners with important COVID-19 information and risk management resources. The COVID-19 outbreak continues to be a rapidly evolving and a fluid situation that presents health and business risks on a global level. Gowrie Group, and our parent company Risk Strategies, are continuously monitoring developments worldwide, nationally, and at the state and local levels.



Purpose of this Risk Report: These high-level guidelines are intended to help Sailing Organizations and [Burgée Program](#) clients navigate the decisions and operational planning that your organization is undertaking in a real time complex environment. Ultimately, the operational decisions of when to open, and what programs and services to offer, will need to be made by the organization's leadership, officers, and legal counsel. These are not easy decisions to make. **The health, safety, and welfare of your members and staff should always be your top priority.**

For many sailing organizations, forming a **COVID-19 Task Force** (comprised of at a minimum, club leaders, general manager, an attorney, and a medical professional) will be instrumental in determining how the organization can comply with and adopt, implement, and safely enforce the established CDC guidelines and all related federal, state, and local laws and mandates. Clubs should also consult with other relevant organizations, including their State Department of Health, local health departments, city & county officials, and parks departments. For many sailing organizations, COVID-19 guidelines and requirements from the United States Coast Guard, Marine Police, and also the local Harbor Master will need to be considered. The decisions and actions that each and every sailing organization need to make will look different; and what is possible and safe, will differ by state, type of sailing organization, available staff, and capabilities/capacity of each facility, location, and team.

US Sailing has formed multiple expert Task Force Teams to develop and provide guidelines and recommendations for how to operate Junior Sailing, Adult Sailing, Community Sailing Programs, and Racing during the COVID-19 pandemic. Because US Sailing is providing these important COVID-19 related sailing recommendations, this Gowrie Risk Report does not also address those same sailing topics. Instead, we recommend that you access the US Sailing guidelines directly from the [US Sailing COVID-19 resource page](#) and the new [US Sailing Starboard Portal](#). Gowrie Group is the official insurance partner of US Sailing.

Insurance Considerations: Clubs and sailing organizations should reach out to their insurance agent/brokers and attorney to discuss their organization's insurance coverage. There is no one-size fits all answer to insurance questions related to COVID-19 coverage. Policies and coverage vary by state, by carrier, by individual client, and by claim circumstances. Furthermore, this is a fluid and dynamic situation with possible future legislative changes that may impact coverage. Only the insurance carrier can make the final coverage determination based on the actual policy language and specific claim situation. Insurance agents/brokers, including Gowrie Group, cannot offer legal advice or final coverage determinations.

***Disclaimer:** *The guidelines and recommendations in this document are not legal or medical advice. Given the extremely fluid environment of COVID-19, all guidelines and recommendations are subject to change. Please see full disclaimer language in document footer.*

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1. Overview Recommendations for Clubs & Sailing Organizations

- **Form a COVID-19 Task Force** to make decisions related to operations, cancellations, and implementations of COVID-19 guidelines. Suggestions for whom to include on this team are club leaders, general manager, an attorney, a medical professional, JR Sailing representative, Fleet Captain, etc.
- **Consult with your lawyer** when making decisions about operations and activities during the COVID-19 crisis.
- **Comply with all Federal, State, and Local laws**, guidelines, executive orders, mandates, and public health guidelines, as they relate to COVID-19.
- Comply with and implement the recommendations **set forth by the CDC** for safe operations.
- Consult with your **State Department of Health and local health departments**.
- For many sailing organizations, guidelines and requirements from the **United States Coast Guard, Marine Police, and the local Harbor Master** will need to be considered.
- Review recommendations and guidelines provided by **US Sailing, DEP, and Marine Trades Associations** as they apply to your organization, your location, and the capabilities of your team, staff, and members.
- **Ensure access to facilities are secure**; accessing and following of COVID-19 rules/guidelines and safety protocols should be monitored and enforced by staff, management, and/or a designated “safety officer.”
- **Determine how the state, local, and maritime guidelines and mandates for Quarantining** apply to your organization, members, and staff/employees.
- **Number of patrons on property, or in an area**, should be limited in accordance with current Federal, State, and Local laws and executive orders – this includes enforcing Group Sizes and Social Distancing guidelines.
- **Non-Members and Guests** – Determine what your club’s policy will be regarding non-member and guest access to the club’s facilities, programs, and events during COVID-19. Determine if Waivers will be required and how policies will be enforced. Communicate this information clearly to your members.
- **Review the Links & Resources** section at the end of this document which contains direct links to important resources/organizations which are mentioned and referenced throughout this document.

2. Signage, Member/Staff Communication & Waivers

- Send clear communications and updates to your members, vendors, and staff about the club’s response, actions, and rules/guidelines as pertain to COVID-19.
- Post prominent signage of your COVID-19 rules/guidelines at your facilities and on your website.
- Consider having staff, club members, and program participants sign a “COVID-19 Waiver” (*consult with your club’s lawyer to develop your waivers*).
- Put in place policies for handling situations when members or employees/staff do not follow the club’s rules/guidelines for COVID-19 safety. Consider not allowing access to those who do not follow the rules.

3. Personal Protective Equipment Information & Recommendations

- The goal in creating guidelines for use of personal protective equipment (PPE) and administration of engineering controls is to minimize the spread of COVID-19.
- It is important that protocols and controls be clear and well communicated. Developing and putting in place engineering and administrative controls should be your primary consideration. PPE is last line of defense.
- **Gloves:** COVID-19 may be contracted by touching contaminated surfaces and then touching your face. Gloves are an effective way to prevent COVID-19 from getting on individual’s skin. Gloves are a good reminder for employees (and others) not to touch their face.
- **Face Coverings:** When considering the use of face coverings, face masks, or respirators it is important to understand the differences as well as requirements related to their use.
 - **Cloth Face Covering** – Protect others from the wearer. For use in public settings where social distancing is difficult to maintain. Should be regularly cleaned. There are no specific OSHA regulations for use.
 - **Surgical Mask / Face Mask** – Protects the wearer against large droplets and protects others from the wearer. For use by healthcare workers. Masks can only be used once and should be disposed of after use. There are no specific OSHA regulations for use.
 - **N95 Respirator** – Protects wearer and filters out 95% of airborne particles. Not intended for use by the general population. Masks are for onetime use and should be disposed of when taken off of your head. OSHA Regulation 1910.134 mandates that a company using N95 masks must have a written respiratory protection program. As part of that program fit testing and medical evaluations must occur. This requirement does not apply to voluntary use.

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- **Half Mask Respirator** – Protects both the wearer and people around the wearer. Not intended for use by the general public. OSHA Regulation 1910.134 mandates that a company using N95 masks must have a written respiratory protection program. As part of that program fit testing and medical evaluations must occur. This requirement does not apply to voluntary use.

4. Health & Safety Recommendations for Members & Guests

- Encourage those who are unwell to avoid coming to the club/facility.
- If a person feels sick, or has a temperature over 100.4 degrees, they should stay home.
- If a member/guest has had any signs or symptoms of COVID-19, or has been in the presence of someone who has, they should avoid coming to the club/facility.
- All members/guests should thoroughly wash hands before arriving and immediately after leaving.
- Encourage members to BYO water and water bottles when coming to the club/facility. Encourage members to use reusable water bottles which they fill at home. Discourage the use of water fountains and shared water filling stations/containers.
- Remind members not to share personal water bottles, food, gear, equipment, sunscreen, towels, paddles, etc.
- Use caution, be courteous, and practice safe Social Distancing when passing by others on docks, ramps, slips, bridges, and other tight locations.
- Remind people if they accidentally end up in the water to immediately remove their mask to facilitate easier breathing and swimming.
- Determine if non-members and guests will be allowed at the club/facility during COVID-19.
- If pets are allowed at your location, require that pets remain on a leash.
- Encourage members to use bathroom facilities prior to coming to club, and/or to use head on their own boat.
- When possible, move to a downwind location when needing to sneeze/cough. Follow the [CDC Hygiene Etiquette Guidelines for Coughing & Sneezing](#).
- **Recommended/Needed PPE:** Masks and gloves are recommended in most situations, and required in other situations. Members and guests should be advised to BYO masks, gloves, hand sanitizer, and disinfectant wipes. Disposable PPE should be made available in some situations.

5. Health & Safety Recommendations for Staff & Employees

- Educate and train employees/staff on understanding what COVID-19 is, what the symptoms are, how it spreads, how to use PPE, and how they can take precautions not to contract COVID-19.
- Communicate to employees/staff clear expectations for adhering to Social Distancing guidelines, PPE requirements, and health checks. Provide necessary training.
- Train employees on PPE usage, PPE requirements, and Social Distancing guidelines.
- Provide alcohol-based cleaning solution for employees to use to clean work areas before and after use (follow the CDC and EPA guidelines for selection of effective COVID-19 cleaning solutions)
- Employees should maintain safe social distancing (6+ feet) as work duties permit — this includes in restrooms, common areas, teaching areas, and work areas.
- Consider having all employees/staff sign a COVID-19 Waiver.
- Consider providing access to daily temperature checks, other testing, and/or voluntary health screenings.
- Encourage employees to take their temperature before reporting to work.
- Require employees who feel sick, or who have a temperature over 100.4 degrees, to stay home and report it to a supervisor immediately.
- Require employees who are exposed to sick family members to stay home.
- Employees who have symptoms when they arrive at work or become sick during the day should immediately be separated from other employees, members, and visitors and sent home.
- If an employee or a member has had any signs or symptoms of COVID-19, or have been in the presence of someone who has, they should avoid coming to the club/facility.
- Sick employees should follow the [CDC-recommended steps](#). Employees should not return to work until they have met the CDC criteria to discontinue home isolation and have consulted with a healthcare provider and state or local health department.
- All employees/staff should thoroughly wash hands before arriving and immediately after leaving the facility
- **Recommended Cleaning/Sanitation Protocols:** Staff should follow the [CDC Cleaning & Disinfection Guidelines](#).

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- **Recommended/Needed PPE:** Masks (or face coverings) and gloves are recommended in most situations, and required in other situations. Protective gowns may be required in some cleaning situations. Staff members should be provided with required PPE. Disposable PPE should be made available in some situations.

6. Cleaning of Common Touch-Points

- According to the Centers for Disease Control and Prevention (CDC), COVID-19 can remain on hard surfaces for up to 12 hours (or longer), creating many areas of potential risk of transmission at a sailing organization.
- All common surfaces should be disinfected regularly according to [CDC Cleaning & Disinfection Guidelines](#).
- All high-touch surfaces and high-traffic areas will need frequent cleaning and proper disinfection according to the [CDC Cleaning & Disinfection Guidelines](#).
- Common Touch-Points at a sailing organization may include the following: tables, counters, dock carts, hoses, hoists, lockers, cabinets, doorknobs, gates, handles, common areas, hand railings, benches/chairs, ladders, launch, dock lines, and more.
- Assess your facility and create a detailed cleaning protocol; consider implementing use of a cleaning check-list which details what is to be cleaned, and on what frequency.
- Consider installing temporary outdoor sinks for frequent hand washing. Provide antibacterial soap.
- **Recommended Cleaning/Sanitation Protocols:** Follow the [CDC Cleaning & Disinfection Guidelines](#). Consult the [EPA Disinfectants for Use Against SARS-CoV-2](#) guide when selecting cleaning products.
- **Recommended/Needed PPE:** Staff should be provided with necessary PPE to conduct cleaning according to the CDC and club/organization protocols.

7. Access to Buildings, Indoor Facilities & Restrooms

- If your facilities are open, capacity should be limited so that safe Social Distancing can be maintained.
- Restrooms, changing areas, locker rooms, and showers should be limited to one person at a time. Surfaces should be cleaned and wiped with disinfectant after each use, according to CDC guidelines.
- Shared usage of lockers should be discouraged. If shared “day” lockers are used, lockers must be cleaned following the CDC guidelines between usages.
- Limit or restrict all unnecessary access to facilities.
- Restrict all unnecessary outside visitors/vendors, and create a plan to safely receive necessary deliveries.
- Increase hand sanitizer stations throughout the facility and grounds.
- Consider installing temporary outdoor sinks for frequent hand washing. Provide antibacterial soap.
- Increase ventilation within the facility whenever and wherever possible.
- Block off unnecessary access to common indoor seating areas and areas of potential congregation.
- **Recommended Cleaning/Sanitation Protocols:** Follow the [CDC Cleaning & Disinfection Guidelines](#). Consult the [EPA Disinfectants for Use Against SARS-CoV-2](#) guide when selecting cleaning products.

8. Launch & Mooring Service

- Captain and passengers should allow for safe Social Distancing when loading, unloading, and when waiting on the docks and ramps.
- Captain of the launch and passengers must maintain safe Social Distancing when riding in the launch.
- Number of passengers should be in keeping with local and state mandates for Group Sizes and Social Distancing, taking into consideration the length/width/seating area of the Launch.
- Captain and passengers should ensure they are ready to depart quickly.
- Captain and passengers should wear face coverings and touch as few surfaces as possible.
- Put in place COVID-19 protocols for guest moorings and transient slips. Follow state, local, and maritime guidelines and requirements for Quarantining out of state visitors. Utilize no-touch payment procedures. Discourage visitor usage of shared facilities at the club. Require that visitors coming by water call the dock master or harbor master prior to arrival to review COVID-19 protocols and requirements.
- **Recommended Cleaning/Sanitation Protocols:** The launch and other shared use vessels should be disinfected between each trip and group of passenger, following the CDC cleaning guidelines. Handheld VHF radios, fixed VHF Radios, and boat keys should be cleaned and disinfected regularly. All surface areas of

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launch, including lines and railings, should be cleaned and disinfected regularly. Hand sanitizer should be available for the launch Captain and passengers. Follow the [CDC Cleaning & Disinfection Guidelines](#).

- **Recommended/Needed PPE:** The launch Captain should be provided with, and required to wear, a face covering and gloves. Club members should be asked to BYO necessary and required PPE.

9. Docks, Slips & Club Grounds

- All people on the grounds, docks and ramps should practice safe Social Distancing of 6+ feet apart from people who do not live in their own household.
- Group sizes on docks, ramps, property, and grounds should comply with all federal, state, and local laws and mandates. Staff or “designated safety officers” should enforce Group Size and Social Distancing rules.
- Remove all excess and unnecessary seating from club grounds; space remaining seating/tables to create safe Social Distancing spaces. Consider use of marking tape. Do not allow members to move seating/tables.
- Limit access to slip spaces to the passengers/crew boarding that boat.
- Avoid the common courtesy of helping others with their lines or accepting help unless there is an immediate need to avoid injury or damage. Wash hands or use sanitizer after handling someone else’s boat or lines.
- Consider using tape to mark Safe Distancing spaces on docks, slips, and other areas of grounds/facilities.
- If providing Fuel Services, consult the Marine Trades Association guides for safe fueling during COVID-19.
- Anticipate an increase in trash/waste, which will require more frequent waste removal plans; some waste may be considered “Medical Waste” and require special handling.
- **Recommended Cleaning/Sanitation Protocols:** Members should bring their own disinfecting wipes to use on any surfaces that they touch when on the docks, slips, and grounds. Follow the [CDC Cleaning & Disinfection Guidelines](#).
- **Recommended/Needed PPE:** Staff should be provided with necessary and required PPE. Club members should be asked to BYO necessary and required PPE.

10. Shared Equipment, Hoists, Dock Carts, Life-Jackets & More

- Dock carts, hoses, hoists, ladders, grills, and other shared equipment must be disinfected between users.
- Members should clean shared equipment by using disinfecting wipes before and after each use. Staff should follow a frequent cleaning protocol (following the CDC guidelines) for shared items.
- If shared/community items cannot be properly cleaned according to the CDC guidelines, they should be removed from usage.
- Do not allow self-service access to ice machines or ice chests. A process should be put in place for no-touch purchase of ice.
- To minimize touch points; when possible have club members BYO lines, hoses, carts, equipment, and tools.
- Shared lifejacket usage should only be considered when BYO lifejackets are not possible. Shared lifejackets should be US Coast Guard approved and cleaned according to these guidelines – [National Safe Boating Council on COVID-19 Life Jacket Cleaning & Storing](#). When possible, lifejackets should not be stored at the sailing organization. If lifejackets must be stored at the sailing organization, they should be hung to dry in a well ventilated, dry location.
- Shared usage of lockers should be discouraged. If shared “day” lockers are used, lockers must be cleaned following the CDC cleaning guidelines between usages.
- **Recommended Cleaning/Sanitation Protocols:** Staff should clean all shared equipment following a cleaning protocol and frequent cleaning schedule. Members should bring their own disinfecting wipes to use on any surfaces that they touch. Follow the [CDC Cleaning & Disinfection Guidelines](#).
- **Recommended/Needed PPE:** Staff should be provided with necessary and required PPE. Club members should be asked to BYO necessary and required PPE.

11. Take-Out Food & Outdoor Dining

- Develop a process for ordering, pickup, and payment that minimizes contact and touchpoints.
- Clearly communicate and post instructions for ordering, pickup, and payment.
- When possible have payment involve no touch - via phone, online ordering, or member charge accounts.
- Avoid direct hand-off of food. Consider installing plexi-glass partitions where feasible. Consider putting in place a process for self-service pick-up of food orders which maintains safe Social Distancing.

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- Ensure that processes put in place for ordering and pickup allow for Safe Distancing to be maintained; reinforce Safe Distancing with floor tape marking the spaces.
- If outdoor dining or picnicking is allowed on club property, all surfaces should be thoroughly disinfected before and after each use (by members and/or staff), following the CDC cleaning guidelines.
- Remove all excess dining tables/seating; space remaining seating/tables to create safe Social Distancing spaces. Consider use of marking tape. Do not allow members to move tables/chairs/seating.
- Follow the [OSHA guidelines for Takeout and Curbside Food Pick Up](#).
- **Recommended Cleaning/Sanitation Protocols:** Routinely clean and disinfect all food service surfaces and equipment. Follow the [CDC Cleaning & Disinfection Guidelines](#). Consult the [EPA Disinfectants for Use Against SARS-CoV-2](#) guide when selecting cleaning products.
- **Recommended/Needed PPE:** Food service staff should be provided with, and required to wear, face coverings and gloves.

12. Pools, Beach & Swimming Areas

- Refer to your state and local Board of Health when deciding when to open your club pool, beach, and swimming areas.
- If pool/beach opening is allowed, put in place protocols for cleaning and maintaining safe Social Distancing.
- Remove all excess and unnecessary seating from the beach and pool area; space remaining seating to create safe Social Distancing spaces.
- Remove beach/pool toys and shared items such as kick-boards, goggles, floats, and flippers.
- Provide employees, specifically Life Guards, with sufficient PPE and PPE training.
- If there is a beach, waterfront, or pool emergency, it is likely that a Life Guard will need to come in close contact with a victim; Life Guards will need adequate training so that they are able to respond safely.
- Follow the COVID-19 guidelines from [USA Swimming](#) as relates to swim programs and swim teams.
- Shared usage of lockers should be discouraged. If shared “day” lockers are used, lockers must be cleaned following the [CDC Cleaning & Disinfection Guidelines](#) between usages.
- **Recommended Cleaning/Sanitation Protocols:** Routinely clean and disinfect surfaces according to the [CDC Cleaning & Disinfection Guidelines](#). Consult the [EPA Disinfectants for Use Against SARS-CoV-2](#) guide when selecting cleaning products.
- **Recommended/Needed PPE:** Pool and beach staff should be provided with, and required to wear, face coverings and gloves.

13. Tennis & Tennis Courts

- Require players to arrive at scheduled play time and leave the court as soon as reasonably possible.
- Require players and pros to wash hands thoroughly, or use a hand sanitizer, before and after playing.
- Encourage players to change and shower at home.
- Do not allow congregation before or after playing at the tennis courts/facility.
- Make disinfectant soap, hand sanitizers or wipes available at all main contact points.
- Encourage members to BYO water and water bottles when coming to the tennis facility. Encourage members to use reusable water bottles which they fill at home. Discourage the use of water fountains and shared water filling stations/containers.
- Require players to BYO balls, and to only touch the balls with their number/name. Do not touch another player’s ball with your hands (use your racket or feet to move the ball).
- Require members to clean and wipe down equipment, including racquets and water bottles, after each use.
- Do not provide access to shared racquets or shared towels.
- Players should avoid touching court gates, fences, and benches.
- Club staff should clean and disinfect common-touch points as frequently as possible, and between players.
- All players should leave the facility immediately after play.
- Follow the COVID-19 guidelines from [USTA](#) as relates to tennis lessons, programs and teams.
- Frequently consult the USTA for updated guidelines – [COVID-19 USTA Safety Guidelines for Tennis](#)
- **Recommended Cleaning/Sanitation Protocols:** Routinely clean and disinfect surfaces according to the [CDC Cleaning & Disinfection Guidelines](#). Consult the [EPA Disinfectants for Use Against SARS-CoV-2](#) guide when selecting cleaning products.

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- **Recommended/Needed PPE:** Staff should be provided with face coverings and gloves. Staff should wear masks or face coverings, and gloves, when checking in players and when communicating with players/parents.

14. On-Site Health Screening Guidelines & Record Keeping

- According to the CDC, health screenings and temperature checks of employees (and members/guests) is an optional strategy that businesses may use to manage and mitigate risk. There are several methods that can be used to protect the staff member conducting the temperature screening. The most protective methods incorporate social distancing (maintaining a distance of 6+ feet from others), or physical barriers to eliminate or minimize the screener's exposures due to close contact with others.
- OSHA offers guidelines and [Standards for Record Keeping related to COVID-19](#).
- Consult with your local Department of Health for guidelines on health screenings and temperature checks.
- The person or staff member taking temperatures must have appropriate knowledge, experience, and skills to perform the task correctly.
- If a staff member's temperature is elevated, it should be treated as confidential employee medical information as per HIPPA regulations. All elevated temperatures should be documented.
- Consider keeping records of all people coming and going on club property for possible future contact tracing requirements/needs.
- Put in place protocols for proper Record Keeping and data protection.

15. Identification and Response to a Potential COVID-19 Exposure

- Create a deep cleaning and disinfection protocol which would be triggered if an active employee, member, or guest tests positive for COVID-19. This protocol would be performed as soon as possible after a positive confirmation. Closing of the facility/property may be necessary.
- Document written procedures to manage a situation of potential or actual exposure.
- Select and train a designated facility response team.
- Establish protocols for cleaning and PPE requirements due to exposure.
- Establish return to work protocols for the employee(s) that may have been in close proximity to the exposure.
- Establish return to facility protocols for members that may have been in close proximity to the exposure.

16. Recommended/Needed PPE & Sanitation Supplies

- Clubs and sailing organizations should plan for and provision all necessary PPE and cleaning supplies weeks prior to open.
- Plans should be in place for where to store PPE and cleaning supplies, how supplies will be distributed, and what supplies will be available for member/guest access.
- Staff will need to be provided with formal training on PPE requirements, cleaning protocols, and Social Distancing requirements.
- Members should receive clear communication on guidelines and requirements for wearing PPE and using cleaning supplies, and what is BYO verses what is supplied by the organization/facility.

17. Creating a Pandemic Plan

- OSHA regulations require businesses (including Yacht Clubs and Marinas) to have Written Plans for perceived emergencies. This typically includes events such as fires, fuel spills, extreme weather and emergency medical incidents. "Pandemic Plans" are now being added to that list.
- There is no one size fits all Pandemic Plan – it is different for each business, each location, and each facility.
- A Pandemic Plan is a fluid document. It will need to be updated regularly (annually at least) to reflect changes in your facility, operations, new knowledge, and best practices required to stop/slow the spread.
- Read the "Gowrie Risk Report on Why You Need a Pandemic Plan" ([link to read article](#)).
- Utilizing a template will help ensure that your Pandemic Plan is comprehensive. The **FEMA Pandemic Plan Template** is a useful starting point, and can be customized ([FEMA Pandemic Influenza Template](#)).
- Keep notes and records of all changes and policies put in place during the 2020 COVID-19 pandemic, to reference when creating or revising your current Pandemic Plan.

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18. Links to Important Resources & Additional Information *(many of these resources were used as sources for this document)*

- **Federal, State, and Local COVID-19 laws, guidelines and mandates**
 - [Federal COVID-19 Response & Guidelines](#)
 - [State by State COVID-19 Regulatory Responses](#)
 - [State dot.Gov Website Links](#)
 - [CARES Act](#) – Governmental portal with information for organizations and employees
 - [CDC – State & Territorial Health Department Websites](#)
- **CDC & EPA COVID-19 Guidelines & Standards**
 - [CDC Guidelines for Communities, Schools, Workplaces, and Events](#)
 - [CDC Guidelines for Business & Organizations](#)
 - [CDC Guidelines for Cloth Face Coverings](#)
 - [CDC – Understanding the Difference Between Mask Types](#)
 - [EPA Disinfectants for Use Against SARS-CoV-2](#)
 - [FDA – Difference between Face Masks](#)
- **Marine Specific Guidelines & Resources:**
 - [National Marine Manufacturers Association \(NMMA\) – Outdoor Guidelines by State](#)
 - [National Marine Manufacturers Association \(NMMA\) for Resuming Operation](#)
 - [National Safe Boating Council on COVID-19 Life-Jacket Cleaning & Storing](#)
 - [Marine Retailers Association of the Americas on Return to Operations](#)
 - [CT Safe Boating COVID-19 Guidelines](#)
 - [RI Safe Boating COVID-19 Guidelines](#)
- **US Sailing COVID-19 Response Resources:**
 - [US Sailing COVID-19 Resource Center](#)
 - [US Sailing Program Education/Training Changes from COVID-19](#)
 - [US Sailing Leadership Facebook Group](#)
 - [US Sailing Recommendations for Youth Sailing Programs](#)
- **OSHA Resources:**
 - [OSHA COVID-19 Resources](#)
 - [OSHA Guidelines for Preventing Worker Exposure to COVID-19](#)
 - [OSHA Guidelines for Preparing the Workplace for COVID-19](#)
 - [OSHA Guidelines for Takeout and Curbside Food Pick-Up](#)
 - [OSHA Guidelines and Standards for Record Keeping related to COVID-19](#)
- **Other COVID-19 resources and information:**
 - [Gowrie COVID-19 Advisory Center](#)
 - [Gowrie/RSC Guide for Safe Operations, Shut-downs, and Reopening](#)
 - [CHUBB COVID-19 Resources](#)
 - [CHUBB – Guide to Safeguarding Your Business and Employees](#)
 - [ACA Field Guide for Camps on Implementing CDC Guidance](#)
- **POST COVID-19 Resources:**
 - [Gowrie Risk Report - Why You Need a Pandemic Plan](#)
 - [Gowrie/RSC Guide for Designing a Post-COVID Office Environment](#)
 - [Gowrie/RSC Guide for Creating a Return to Work Action Plan](#)
 - [Gowrie/RSC COVID-19 Important Links & Guidelines](#)

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The Burgee Program is the only comprehensive insurance program developed to meet the unique needs of yacht clubs, community sailing programs, schools, and associations. The program is endorsed by US Sailing, underwritten by Chubb, and managed by the marine insurance experts at Gowrie Group. More than 1,100 yacht clubs and sailing organizations in the United States have already chosen The Burgee Program so they can confidently run regattas, borrow boats, teach sailing, hold social events, weather storms - and keep their club, board members, flag officers, volunteers and employees well-protected. www.burgeeprogram.com, burgee@gowrie.com, 800.262.8911.

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