# **HOEOCA Terms and Conditions of Club Events**

## 1. Costs and payments

The club organises events on 2 different cost bases

- a. Fixed cost typically the 2 main rallies and training courses where the club calculates a break even position, offers the event at a fixed price and bears the risk of profit or loss.
- b. Shared cost racing and other sailing events where costs are equally divided between the participants/clients irrespective of numbers attending.

Failure to meet any payment dates specified may result in you not being included in any event(s) and losing any deposit paid.

## 2. Deposits

For some events a deposit, limited to the external costs incurred prior to the event, is charged. In most cases, this is not refundable.

### 3. Cancellations and alterations

All details of events published by HOEOCA are given in good faith but HOEOCA reserves the right to provide alternative comparable arrangements, if for any reason such changes are deemed necessary. In some circumstances, cancellation of an event may be the only option and HOEOCA will not be liable for any consequential costs incurred by clients as a result of such cancellation.

## 4. Membership

Most events are for exclusive attendance by members of the club. Some training courses may be extended outside this in which case a small supplement may be charged.

#### 5. Insurances

The club carries public liability insurance and the boats we charter are insured against serious damage. The insurance held by HOEOCA does not cover any client (whether or not they are a member of HOEOCA) against injury, accident, or loss, while undertaking sail training/rally activities. Club insurance is not provided against individual cancellation, illness, travel overseas or the loss of personal possessions. It is strongly recommended that clients make provision suitable for the planned event against such occurrences.

### 6. Health

In signing up for any event you declare that you are physically fit to undertake the planned activity and that you are responsible for yourself - assessing whether any event or activity (normally on water) is too difficult for you, and whether or not your personal safety or that of your fellow crew could be endangered as a result of your actions or inaction.

## 7. Method of payment

Payment by cheque or BACS is preferred. Cheques should be made payable to HOEOCA Ltd. and BACS payments made to Barclays Branch 20-77-62 A/c No. 50460699. You should name your payment clearly and notify the event organiser and the treasurer that payment has been made. Please do not combine payments for multiple events.

## 8. Loss/damage

As with any sport, there is some risk and occasionally boats and/or equipment can be damaged or lost. In the case of minor items (such as fenders being lost or a diver being needed to clear a fouled propeller) it would be expected that the individual boat kitty covers the cost. Liability for more major incidents on a charter boat is restricted to the deposit paid and would be split between the crew of the boat suffering such loss or damage. Where available, it is recommended that a non refundable insurance option is taken and the cost divided equally amongst the crew.

## 9. Experience and qualifications

On club events, crews will be assembled, wherever possible, in accordance with the wishes of clients but also recognising the need to balance experience and other factors. Whilst every effort will be made to undertake activities as planned, it is the decision of each skipper whether or not to do so, given the prevailing conditions and experience of the crew.

## 10. Next of Kin

It is your responsibility to ensure that next of kin details are maintained up-to-date by the club.

## 11. Feedback

HOEOCA aims to provide high quality events for its members/clients. If you should have a problem or complaint, you should try to resolve it with the instructor or skipper at the time, so that steps can be taken to resolve it immediately. Suggestions for improvement are welcome as this assists future developments. Letters and e-mails are also welcome (including positive feedback!).