

Carrick Castle Boat Club

Assessment of Risks to the Club

The liabilities to members are remote. The following items are how we, the committee, already deal with the running of the club.

- 1) The club has a proper Constitution that the committee abides by.
- 2) The club complies with the requirements of The Crown Estate.
- 3) The club owns no property.
- 4) The clubs assets are two visitors' moorings and WiFi equipment.
- 5) The club ensures the visitors' moorings are serviced to a very high standard annually in the spring of each year before use.
- 6) The mooring contractor insures his workmanship and tackle used.
- 7) The club has Conditions of Use for the visitors' moorings displayed on the club's website when WiFi is used to pay for a mooring.
- 8) The club has Conditions of Use for the visitors' moorings shown on the website and displayed on the club's notice board.
- 9) The Conditions of Use clearly state vessels must have £3M third party liability insurance and use entirely at owner's risk.
- 10) The visitors' moorings are marked with clear signs as are member's moorings with private tags (see attached).
- 11) The Visitors' Mooring website page is clear and up-to-date: <http://carrick-castle-boat-club.co.uk/visitors-moorings.html>
- 12) The Visitors' Moorings are clearly marked with maximum weights of 15 T.
- 13) The Visitors' Moorings have 24 mm strong 8-platt strops and have plastic tubing coverings for chaff protection.
- 14) The Moorings Officer and Secretary do check the strops during each season – these checks to be recorded in writing.
- 15) The Mooring Officer arranges a list of members' moorings to be serviced each spring and passes this information on to the club's moorings contractor who invoices individual members direct. The club has no liability in this connection. Members must move their own vessels off their mooring when being serviced.
- 16) Members' moorings are required by the Crown Estate and the club to have each mooring serviced annually and their vessels insured with a minimum of third party insurance. Each member of the club has to sign a Vessel Owners Agreement agreeing to these terms.

- 17) The club does not provide members with private moorings – private moorings are owned by the members.
- 18) The club provides members with Private Mooring tags stating Mooring – Please use blue visitors moorings or anchor” to avoid visitors using members’ moorings.
- 19) The club does not have any liability for any user using the Carrick Castle slipway as it has no agreement for members use.
- 20) Individuals use the slipway at their own risk.
- 21) The club does not have any boat park and individuals use the shore line to store their tenders at their own risk.
- 22) Musters dates are arranged by the club but members attend using their own boats and take their own supplies.
- 23) Club meetings are held in private homes or in the Lochgoilhead Village Hall.
- 24) Committee members’ liabilities rest with decisions made for the good of the club.
- 25) The Treasurer has responsibility for the club’s bank account in conjunction with the Chair & Moorings Officer. Two signatures are required to make payments.
- 26) The club’s accounts are audited by another committee member.
- 27) The only risks with regard to the visitors’ moorings would be if a strop parted and a vessel was damaged in some way and the vessel owners’ insurers took action against the club. By checking the strops regularly the club could not be held negligent. This strop checking is important.
- 28) The club has taken out £10m public liability insurance through Zurich Insurance (via The Highland Council) at a cost of £108.37 annually with £250.00 excess which also covers the committee members.
- 29) The Crown Estate has advised that no mooring association in Scotland has been subject to litigation as far as they are aware.