

9<sup>th</sup> April 2019

Dear OCR Competitor

You will be aware that since last Octobers EGM we have been looking at how best to implement compulsory Personal Accident Insurance for all competitors.

Those of you who attended the AGM will have heard the difficulties we have had in trying to source an appropriate policy at a competitive rate for you to purchase direct.

At the AGM there were some concerns made about whether we should and could make it mandatory, but it was agreed that we would continue to look at the options and make a final decision before the first race in May.

However, it has proven very difficult to come up with a suitable policy which will only cover Powerboat Racing and the one we have sourced can be found on the club web site at [www.ocrda.com/race-forms/](http://www.ocrda.com/race-forms/)

Unfortunately, this type of policy does not come cheap and costs around £30 per month which is greater than the costs we were hoping for back in October when we discussed the issue in depth.

Having now discussed this with some competitors and within the committee we feel that this may be more than what people are prepared to pay.

As we said at the last AGM it is not possible for us to properly police this insurance as a mandatory condition and we would have to rely on competitor's openness in acknowledging they had suitable cover when signing on, even though we understood this may be open to 'misinterpretation'

Therefore, after giving the matter considerable thought the OCRDA committee have decided that Personal Accident Insurance will not be mandatory for 2019 but will go back to highly recommended.

In order that there is total clarity and understanding on the part of those taking part the new signing on sheet will state that adequate Personal Accident is highly recommended and that they fully understand and accept the risks of not having it.

We will however keep the matter under review and continue to look for a more suitable policy and will come back to you should we find one.

We thank you for your patience in the matter and please do not hesitate to contact us should you have any queries

Regards

Bob McCarthy

Chairman

Steve Oaten

Vice Chairman