

CORONET MARINE INSURANCE

Most Insurance Companies in New Zealand provide protection against perils of the sea to varying degrees both in respect of the scope of cover offered and the premium charged.

For your general guidance we briefly set out market availability of cover and guidelines as to the premium you can expect to pay depending on the scope of cover you personally require or elect to accept.

SCOPE OF COVER

- (1A) INSTITUTE YACHT CLAUSES:- This is the scope of cover you should seek, which includes ALL Third Party Liability to the extent of the value of your coronet - i.e. causing damage to other craft and damage to jetties etc. Third Party cover can be extended to \$20,000, \$40,000 or in excess of \$100,000 which is cumulative upon the value of your craft but naturally an extra premium applies - these are detailed below.
- (1B) CRUISING RANGE:- This varies according to Insurance Company policy - either an imaginary line between North Cape and East Cape of the North Island; or territorial waters of New Zealand. Some Companies however exclude open beaches on the West Coast North of New Plymouth.
- (1C) EXCESSES:- You can elect to bear the first \$50; \$100 or \$200 of damage to your boat and the premium reduces accordingly, but you should endeavour to obtain cover with a minimum elected or Company imposed excess at a rate which is competitive with due regard to the scope of cover and cruising range required.
- (1D) GULF RACING:- Most Insurance Companies charge an additional premium in respect of damage to masts sails spars and rigging as these contingencies are normally excluded under I.Y.Clauses - indication of extra premium rates are detailed below.
- (1E) DROPPING OFF OR FALLING OVERBOARD OF OUTBOARD ENGINES:- This is also an exclusion under I.Y.Clauses but can be included by the payment of an additional premium - see below.

(1F) TRAILER INSURANCE:- All the aforementioned are covered under Marine Insurance. It is usual however to cover trailers under a separate M.V. policy which provides damage to your trailer but restricts Third Party Liability only when the trailer is not in use. (When the trailer is being towed by your vehicle your personal M.V. insurance covers Third Party Liability).

(1G) AVERAGE:- Unless you insure for full value of your Coronet 'average' applies. i.e. if the INSURED value is 70% of its market value you bear 30% of the cost of any damage.

PREMIUM RATES

(2A) HULL: - These vary from \$1.20% to \$2% with excesses varying between \$50 and \$200. Some with a premium discount for elected excesses higher than \$50.

(2B) EXTENDED THIRD PARTY COVER CUMULATIVE ON THE VALUE OF YOUR CORONET:-

\$ 10,000	between	\$ 5	to	\$12.00
\$ 20,000	"	\$ 8	to	\$15.00
\$ 40,000	"	\$10	to	\$18.00
\$100,000	"	\$15	to	\$25.00

(2C) OUTBOARD MOTORS:- Up to \$2% of the value of the engine.

(2D) GULF RACING:- \$2% to \$3% on the value of spars masts sails and rigging.

(2E) TRAILER INSURANCE:- Normally \$1.5% plus Earthquake @ \$.05%; MIN. PREM. 10 cents %.

Our personal recommendation is you consult our Insurance Brokers "THE WYMARK GROUP" who will readily make available to you a very competitive premium quotation based on your sailing experience to-date and with annual reviews of cover and premia depending on your claims experience.

Harbours giving reasonable shelter
to "Coronets" under gale conditions.

1. Northerly gales

(As these usually back to the westward, any shelter requires to be safe from westerlies as well.)

- a. Islington Bay, Motutapu Island
- b. Putiki Bay, Waiheke Island (Ostend)
- c. Rocky Bay, Waiheke Island
- d. Awaroa Bay, Waiheke Island
- e. Greenhithe, Herald Island, Upper Harbour
- f. Paremoremo, Upper Harbour
- g. Swansea Bay, Kawau Island (Lidgards)
- h. Wade River

2. Easterly gales

(These may either veer to SE or more probably back to NE or N.)

- a. Top of Bon Accord Harbour, Kawau
- b. Freck Bay, between Rangitoto and Motutapu Island
- c. Maitatia Bay, Waiheke Island
- d. Putiki Bay, Waiheke Island (Ostend)
- e. Shark Bay, Ponui Island
- f. Schoolhouse Bay, Kawau Island
- g. Squadron Bay, Waiheke Island

3. Westerly gales

(Usually moderate over-night.)

- a. Harrowmeck Beach
- b. Castor Bay
- c. Little Manly, Whangaparaoa
- d. Christian's Bay, near Matakana
- e. Mullet Cove, Motutapu

- f. *Man of War Bay, Waiheke Island*
- g. *Outer Bay, Ponui Island*
- h. *Waiwera Beach*
- i. *Islington Bay*
- j. *Leigh Harbour*

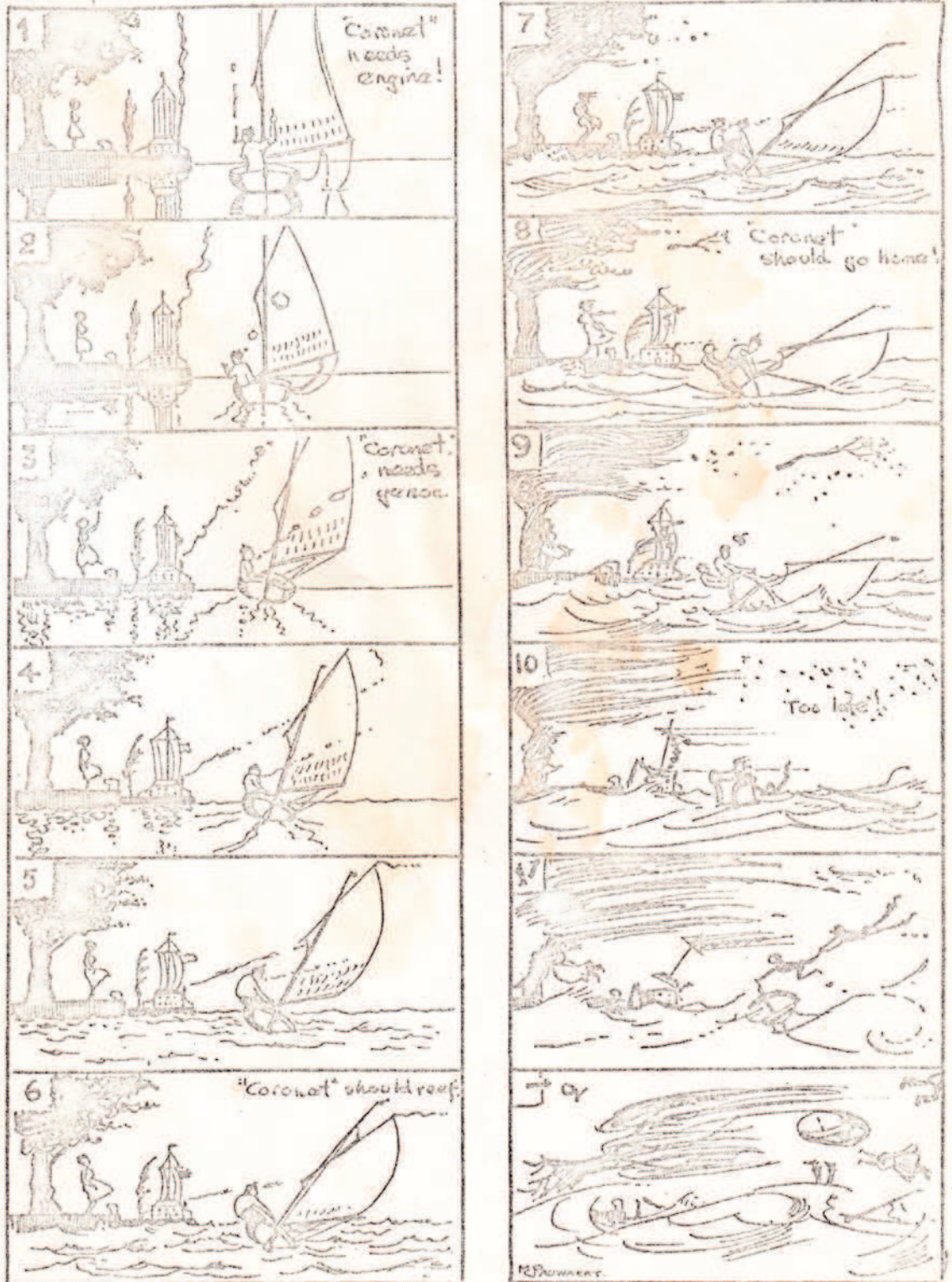
4. *Southern coles*

Usually moderate overnight, but may turn to SE.

- a. *Oneroa, Waiheke Island*
- b. *Kawakawa Bay*
- c. *North Harbour, Ponui Island*
- d. *Early Beach, Whangaparaoa*
- e. *Schoolhouse Bay, Kowai Island*
- f. *Mansion House Bay, Kowai Island*
- g. *Howick*
- h. *Army Bay, Motutapu Island*
- i. *Waikalahubu Bay, Motutapu Island*

WIND FORCE

(Beaufort scale.)



Drawn by Maurice Pauquet, Editor of *Wandelaar et Sur l'Eau*



CORONET



WINTER MAINTENANCE

Most yacht owners are very conscious of the need for regular maintenance of their ship, but it may be useful for "Coronet" owners to have the following list of important details that should be checked during the off season - (if indeed trailable yachts have an off season).

1. Centrenlate, wire pendant and winch

If the yacht has been left on moorings during the summer, this is of particular importance, since severe galvanic corrosion can take place in a few months under adverse conditions. It will be necessary to lift the boat clear of its trailer, or to roll it on its side on a soft mattress.

The centrenlate is then lowered to its full extent and the wire and its cheave and the king bin examined for any sign of corrosion or failure. New wires are available at a cost of \$2.30 and if any corrosion is evident, the wire should be replaced. At the same time the centrenlate should be repainted with an epoxy varnish, or two coats of a good red-lead paint. If the yacht is to remain on moorings, or undertaking an extensive cruise the centrenlate should be given two coats of a good antifouling, such as Epiglass Type E. If you are unable to carry out this inspection yourself, Salthouse Brothers will do it for \$25, plus any material costs.

2. Sails

Sails should be washed in fresh water and any dirty patches gently scrubbed in warm water and laundry soap. They should then be well dried, folded properly and stowed in a warm dry place. Your wife may let you use the upper shelves in the hot water cupboard. If so, you are lucky; mine won't.

3. Masts and spars.

The mast should be washed inside and out with fresh water. A vapour phase corrosion inhibitor can be sprayed internally and the outside treated with a good wax polish. The boom and spinnaker pole should be treated in the same way. Oil the gooseneck and parrot beaks.

4. Gelcoat.

The outside surface of the hull and decks should have been cleaned and polished once a week. If so, just keep on with the good work. If not, clean down with hot water and soap or a weak detergent. If the gelcoat has been chipped, use your repair kit to patch up the blemishes, polishing afterwards with a gentle rubbing compound and then a wax polish.

5. Varnish work.

Teak work is very hard to keep varnished and requires constant attention, particularly during its first year, when the natural oil in the timber is still working out. Rub down with fine sandpaper, first protecting the gelcoat by using masking tape on either side of the rail to be varnished. After sanding, wipe down with turpentine or thinners and brush on two or three coats of a good polyurethane or spar varnish, sanding very lightly between coats, then remove the masking tape.

6. Metalwork - particularly stainless steel.

Stainless steel is stainless only if kept highly polished. If stains have appeared wash off the hull and polish afresh with rubbing compound or Brasso. Then apply wax and re-polish.

7. Internal maintenance.

a. Stains on hull paint finish. These can be touched up carefully with a vinyl paint of the appropriate colour.

b. Varnish work on mahogany trim. This can be lightly sanded and then re-varnished with a satin finish varnish.

c. All unpainted woodwork should be undercoated, or given a coat of "Everdure" preservative.

d. The toilet should be flushed through with fresh water and then a small amount of light oil pumped through. Seacocks should be greased or oiled and their glands checked.

e. All loose clips should be inspected, greased where necessary and tightened if required.

8. Trailer

The trailer should be well washed down, dried, oiled and greased. The winch wire should be rove off, inspected, greased and wound on carefully. Any places where galvanising has been chipped off should be touched up with a zinc rich paint. After all maintenance has been done the yacht should be blocked up on soft pads to take the load off tyres and torque springs.

9. Scuba.

Should be carefully washed to remove any salt, given a light polish and stored in a warm dry place. Plankets and linen should be washed and stored in the top of the hot water cupboard (if the sails have left any room).

\$760 = 2 refs

JOIN The

Coronet '20'

CLASS ASSOCIATION.

Affiliated through
the Ponsonby Cruising Club (inc.)

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53 Aberdeen Rd.
Castor Bay.
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Phone 469849.

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