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ADVANCE NOTICE

8-15 AUGUST 2015

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WELCOME FROM STUART QUARRIE - SAILING DIRECTOR, COWES WEEK LIMITED



Following another great regatta in 2014, Cowes Week Limited is delighted to invite you to enter Aberdeen Asset Management Cowes Week 2015 which promises to be a special year with the bicentenary celebrations of the Royal Yacht Squadron.

This Advance Notice is intended to give enough information to enable competitors to enter the regatta. Some information is not known at the time of publication and a full Notice of Regatta (NoR) will be published early in 2015. Please note especially that the regatta is a week later than normal in 2015 to enable it to be held over a period with weaker tides. It will run from Saturday 8 to Saturday 15 August.

The NoR will be posted to all competitors who have entered using this Advance Notice. If there is anything of significance which changes the terms of the implied contract between Cowes Week Limited (CWL) and a boat which has entered in good faith using this Advance Notice, the entrant will be able to cancel their entry within 30 days of receiving the NoR and receive a full refund of all fees already paid.

Entry fees shown in this Advance Notice are for Early Bird entries, for those who enter before midnight on 26 May 2015.

Fees for entries received after this date could be higher and may also be adjusted to take into account variations in the racing format or benefits offered for different classes.

There will be a prize draw for all entries received before midnight on 31 December 2014 to include a first prize of a full refund of the winner's entry fee. In addition, free berthing will be provided in Cowes (subject to terms).

2015 will be my 18th and final year in the hot seat for the regatta. I have thoroughly enjoyed my time here and have made many good friends among you, the competitors. Let's hope for great weather in the second week of August 2015 and some more fantastic racing. I look forward to seeing you in August.

Stuart Quarrie
Sailing Director, Cowes Week Limited

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ADVANCE NOTICE

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1 ORGANISING AUTHORITY

The Organising Authority is Cowes Week Limited (CWL).

2 RULES

- 2.1 Sentences in italics within this Advance Notice are guidance notes for information only.
- 2.2 Racing will be governed by the 'rules' as defined in the Racing Rules of Sailing 2013 – 2016 (RRS), with Royal Yachting Association (RYA) prescriptions and as appropriate:
- a. For boats racing under IRC, IRC Rules Parts A, B & C except that:
 - i. The use of a second mainsail is allowed so long as it is carried onboard at all times while racing.
 - ii. Boats may choose to use either their spinnaker or non-spinnaker TCC.
 - iii. For the purposes of IRC, this is a regatta run on consecutive days (*so the sails on board while racing must remain the same throughout, including the spare mainsail if possibly being used*).
 - b. Class Rules for one-design entries, including crew limits (if any).
 - c. A cruising class will be included using the Island Sailing Club Rating System.
 - d. *Copies of the relevant RYA prescriptions will be available online at the Official Website at www.aamcowesweek.co.uk or from CWL and will be included with the Sailing Instructions.*

2.3 Safety regulations

2.3.1 Black Group Classes, see Table 2.

Boats shall comply with the ISAF Offshore Special Regulations for Race Category 4 Monohulls or Multihulls (as appropriate) except that:

- a. Any boats that do not comply fully with the requirements may apply to CWL for written dispensation against specific requirements. Dispensation will not normally be considered unless applied for by 1700 on Friday 31 July 2015.
- b. Boats will not be required to carry a storm trysail nor need to be able to reef to 40% of their luff length.
- c. Delete paragraph 5.01.1 and replace with: "Each crew member shall have a lifejacket in accordance with ISO 12402 – 3 (Level 150) or equivalent, including EN 396 or UL 1180".

2.3.2 White Group Classes, see Table 3.

- a. Boats shall comply with their class safety regulations (if any) and with the current CWL Safety Regulations for Dayboat Classes.
- b. Boats shall carry a marine band VHF transceiver for use in emergency.

Copies of the CWL Safety Regulations will be obtainable online at the Official Website at www.aamcowesweek.co.uk or from CWL and will be included with the 2015 Safety Booklet.

2.3.3 All Boats

Anchors shall not be carried forward of the stem or with any part outboard, except when anchoring.

2.4 Changes to the Racing Rules of Sailing & Rating Rules

- 2.4.1 Changes to the RRS and Rating Rules are as detailed in this Advance Notice, the Notice of Regatta or in the Sailing Instructions. This changes RRS J1.2(1).
- 2.4.2 Alternative penalties will apply to infringements of RRS Part 2 as detailed in the Sailing Instructions. A yellow flag will be required.
- 2.4.3 RRS 55 (Trash) will not be varied. This means that the banding of spinnakers with wool or elastic bands that break and fall into the sea when the sail is hoisted will not be allowed. It is suggested that if you normally band your spinnakers, you discuss alternatives with your sailmaker. One system which has been developed is to sew lengths of cord with a velcro patch on the end to one leech and the other half of the velcro to the opposite leech, thus allowing banding which does not pollute the environment.

3 ELIGIBILITY

- 3.1 It is intended that the regatta will be open to boats and classes listed in Tables 2 and 3, and to any other classes accepted by CWL.
- 3.1.1 CWL reserves the right to:
 - a. Combine the start of one class with another.
 - b. Subdivide any class.
 - c. Cancel racing for any class or amalgamate classes if the number of entries is less than ten.
- 3.2 For the avoidance of doubt, if any classes listed in Table 2 or 3 are cancelled at the time that the Notice of Regatta is published then any boats entered in those classes will be eligible for a full refund of any entry fees already paid.
- 3.3 **One design boats**
- Boats in one-design classes listed in Table 2 or Table 3 will not normally be permitted to race in a rated class. A request for dispensation from this rule must be made in writing and will be considered by CWL whose decision shall be final.
- 3.4 **Black Group boats racing on the final Saturday**
- Notwithstanding clause 3.3, all Black Group one-design classes will be amalgamated into the appropriate rated class (IRC or Cruiser) on the final Saturday.
- 3.5 **Sportsboats**
- 3.5.1 Sportsboats shall have:
 - a. A valid 2015 IRC rating.
 - b. A Maximum Length (HL) of 8.50 metres.
 - c. A displacement to length ratio (DLR) of 160 or less.
 - d. Boats outside these limits may be accepted at the sole discretion of CWL.

3.6 Ratings and rating changes

3.6.1 IRC and ISCRS

Boats racing under any of the rating systems in use shall have a valid rating issued no later than 1700 on Tuesday 4 August 2015.

For IRC ratings in the UK, contact the RORC Rating Office at: www.rorcrating.com.

For ISCRS ratings contact the Regatta Office in the first instance.

3.6.2 New ratings or changes to a rating will not be accepted after the time stated in 3.6.1 as appropriate, unless the change is:

- a. Due to an error made by CWL, RORC, UNCL or the ISC. In this case, the rating shall be corrected for all races.
- b. For errors made by CWL where a rating would drop if corrected, boats must request a correction within 24 hours of registration (*when they receive a list of entries and ratings*).
- c. As the result of a rating protest, when the Racing Rule of Sailing dealing with 'Decisions on Measurement Protests' will apply, together with the rules applicable to the rating system.
- d. At the discretion of CWL with the agreement of RORC, UNCL or the ISC as appropriate.

3.6.3 Black Group on the Final Saturday

- a. Contessa 32s that are racing on the final Saturday may choose to race in either the IRC or Cruiser classes and must hold a valid 2015 rating.
- b. All other boats in Black Group one-design classes will race in the IRC class appropriate for their rating and must hold a valid 2015 IRC rating.

3.7 Crew numbers

3.7.1 Except as detailed in clauses 3.7.3, there shall be no restrictions on crew numbers or crew changes during the regatta.

3.7.2 IRC crew number limitations shall not apply.

3.7.3 A boat sailing as a one-design shall comply with her class crew limitations, as modified by the class association for Aberdeen Asset Management Cowes Week, if appropriate.

3.8 Crew details

3.8.1 Prior to the start of the regatta, every boat shall provide CWL with details of all the crew likely to be racing on the boat, including their full names and email addresses. This shall be done online and can be completed either at the time of entry or at any time up to the start of the regatta.

3.8.2 Entrants are required to take all reasonable steps to ensure that the crew information provided to CWL is accurate.

3.8.3 Changes made during the regatta should be notified to the emergency contact described in clause 3.9.

3.9 Emergency contact

Prior to racing, each entrant is required to supply CWL with details of an emergency contact ashore who shall keep an accurate record of the details of all crew sailing on the boat on each day during the regatta.

4 ENTRY

4.1 Entry Procedure

4.1.1 All entrants (except as detailed in clause 4.1.3) should enter online at the Official Website.

4.1.2 Exceptionally, entries may be made in person or by telephone at the Regatta Centre where a member of staff will complete the entry on your behalf.

Note that some basic information about the entry will be viewable on the Official Website and can be edited by the entrant.

4.1.3 Sunsail Match First 40 class entries will be completed by Sunsail UK.

4.2 Late Entries

Late entries will be accepted until 1700 on the day prior to a race so long as they are accompanied by the full entry fee. Entries after 1700 on Wednesday 5 August 2015 must be made in person at the Regatta Centre.

Table 1: EARLY BIRD ENTRY FEES

'Early Bird' discounted entry fees for entries and fees received before 2359 on Tuesday 26 May 2015. After this date, 'Standard' entry fees will apply and these will be approximately 25% higher than Early Bird fees. They will be detailed in the full Notice of Regatta.			
Group	Class	Whole Regatta	Daily Entry
White Group	Squib and Flying Fifteen	£192	£47
	SB20 and J/70 Saturday to Tuesday short series	£192	-
	SB20 and J/70 for full week (Sat-Sat)	£316	£65
	All other WG classes	£266	£65
	Sigma 33, J/109, J/111 (having two races on one day)	£472	£112
Black Group	Other BG, less than 9m LOA	£303	£75
	Other BG, 9m to under 13m LOA	£452	£112
	Other BG, 13m and above LOA	£580	£144

Saturday 15 August - The entry fee for boats racing on the final Saturday is included free of charge for boats racing on four or more days earlier in the week. Otherwise there is a £40 entry fee for this day, regardless of class or boat size.

Fees shown above are for payment by cash, cheque or debit card. Payment by credit card (Visa or Mastercard) will incur a 2.5% surcharge, this being the amount that our card services provider charges us for these transactions.

4.3 Entry Cancellation and Refunds

If written cancellation of entry is received at the Regatta Centre by 1700 on Wednesday 5 August, the whole fee less a £75 administration charge will be refunded. Thereafter, refunds will be made only in exceptional circumstances.

4.4 Race Abandonment or Cancellation

In the event of a race being abandoned or cancelled, entry fees will not be refunded.

4.5 Mobile telephones

- 4.5.1 The race committee will text courses and other information to a single mobile telephone number that has been registered to the boat. To enhance this service, it is recommended that you use a UK based service provider (*this ensures that at least 98.2% of competitors receive messages in a timely manner*).
- 4.5.2 Additional numbers may be registered for a fee of £10 per number.
- 4.5.3 A mobile telephone may also be used by competitors to declare at the end of each day's racing. This too needs to be registered and may be the same number as described above or a different number.
- 4.5.4 If a registered telephone becomes unusable, a new number can be registered at no cost, up to 1700 on the day before the new number is to be used.

5 SAILING INSTRUCTIONS

5.1 Sailing Instructions

The Sailing Instructions will be available on the Official Website from early July 2015 as a downloadable pdf file. A copy, printed on waterproof paper, will be given to all entrants at registration.

6 RACING SCHEDULE

- 6.1 It is intended that all classes, as detailed in Tables 2 & 3, will have one race scheduled per day from Saturday 2 to Saturday 9 August, except as follows:
- Sunsail Match First 40, RS Elite, Solent Sunbeam and Victory: Saturday 8 to Friday 14 August 2015.
 - Some Black Group classes will have two races scheduled for one day of the regatta with one race a day for the remainder of the week. Currently those classes are Sigma 33, J/109 and J/111. Other Black Group classes will have one race scheduled for each day.
 - All Black Group one-design classes will have a points series from: Saturday 8 to Friday 14 August. Additionally, these boats may race on Saturday 15 August within the appropriate rated fleet (see table 3).
 - SB20s and J/70s will have two races a day scheduled for the first four days (Saturday to Tuesday) and one race a day thereafter. For these classes, the first four days will be scored both as a separate short regatta and also as part of the whole week.
 - Class associations may request changes to this proposed schedule, which will be considered by CWL at its absolute discretion.

Table 2 : WHITE GROUP CLASSES

CLASSES ELIGIBLE	
Daring	Seaview Mermaid
Dragon	Solent Sunbeam
Etchells	Sonar
Flying Fifteen	Sportsboat (see paragraph 3.5)
J/70	Squib
J/80	Swallow
Redwing	Victory
RS Elite	XOD
SB20	

- 6.2 The first start each day will be scheduled for 1000 or later. The schedule of starts for all classes will be detailed on the Official Website from mid-July and in the Sailing Instructions.
- 6.3 Races will normally be around Solent marks and will include a variety of leg lengths and wind angles. Courses for each class will be decided each day according to weather conditions. Racing, including committee boat starts for Black Group boats may, if conditions demand, be some way away from the centre of the Solent or even outside the Forts or Hurst narrows.

7 ADVERTISING

- 7.1 Boats may carry advertising as allowed by the ISAF advertising code unless their class rules further restrict the advertising that may be carried.
- 7.2 Boats intending to carry advertising must indicate this on their entry form, together with the names of companies and/or products to be advertised.
- 7.3 As permitted by the ISAF advertising code, boats will be required to display official event sponsor decals or pennants as follows:
- Boats in the Daring, Dragon, Redwing, Seaview Mermaid, Solent Sunbeam, Squib, Swallow, Victory and XOD classes will be required to fly sponsor pennants from their backstays.
 - All other classes will be required to display sponsor decals on both sides of their hulls in the forward 20%.

Table 3 : BLACK GROUP CLASSES

CLASS	ELIGIBILITY REQUIREMENTS
Contessa 32	<p>A1. Boats shall comply with Contessa 32 class rules.</p> <p>A2. To race on the final Saturday boats shall have a valid 2015 IRC rating.</p>
J/111	<p>B1. J/111s race level on Saturday to Friday and shall comply with their class rules.</p> <p>B2. To race on the final Saturday boats shall have a valid 2015 IRC rating.</p>
Sigma 33	<p>C1. Sigma 33s race level on Saturday to Friday and shall comply with their class rules.</p> <p>C2. To race on the final Saturday boats shall have a valid 2015 IRC rating.</p>
Sigma 38	<p>D1. Sigma 38s race level on Saturday to Friday and shall comply with their class rules.</p> <p>D2. To race on the final Saturday boats shall have a valid 2015 IRC rating.</p>
J/109	<p>E1. Boats in the J/109 class shall be standard J/109s.</p> <p>E2. To race on the final Saturday boats shall have a valid 2015 IRC rating.</p> <p>E3. The J/109 class association has modified the class crew limit for Aberdeen Asset Management Cowes Week to 10 crew with no weight limit.</p>
First 40.7	<p>F1. Boats in the First 40.7 class shall have held a builder's certificate stating the boat is a Beneteau First 40.7.</p> <p>F2. Boats shall have a valid 2015 IRC rating.</p>
Quarter Ton	<p>G1. Boats in the Quarter Ton class shall comply with the current Quarter Ton Class Rules.</p> <p>G2. Boats shall have a valid 2015 IRC rating.</p>
Sunsail Match First 40	<p>H1. Boats in the F40 Match class shall be part of the fleet owned and managed by Sunsail UK.</p> <p>H2. Sunsail UK will manage all aspects of entry direct with CWL.</p>
Cruiser Class	<p>J1. CWL will use the Island Sailing Club Rating System which is free.</p> <p>J2. Cruisers with a hull length between 6m and 18m will be eligible. CWL reserves the sole right to refuse entry to any boat that it considers to be a racing boat, and to accept entries outside the size limits.</p> <p>J3. The class may be split into two or more divisions depending on entry numbers.</p> <p>J4. Boats racing in the Cruiser class will not be eligible for the overall Black Group Trophy.</p>
IRC	<p>K1. Boats shall have a valid 2015 IRC rating with a TCC of at least 0.750 and a hull length (HL) between 6.0 and 24.0m. CWL may grant dispensation to boats outside these limits at its sole discretion.</p> <p>K2. IRC class splits will be made according to entries received and will be announced by 1700 on Sunday 2 August 2015.</p> <p>K3. Boats rating 0.010 or less below the lower limit of the next class up, may request permission to move up to the class above and race using the bottom rating of that class. The decision of CWL is final and not subject to appeal.</p>

7.4 Dispensation

- a. Competitors may apply in writing for dispensation from clause 7.3.b. if decals would damage the hull.
- b. Dispensation will not normally be given to any boat that carries other advertising decals or stickers on her hull, nor to boats with gel-coated hulls.
- c. Any boat given such dispensation will instead be required to fly a sponsor pennant from their backstay.
- d. Dispensation will not normally be considered unless requested by 1700 on Friday 31 July 2015.

7.5 Boats may not carry or display advertising other than official event sponsor decals on the forward 20% of their hulls.

7.6 Notwithstanding the classes listed in Tables 2 & 3, CWL reserves the right to refuse entry to any class of boat that carries class advertising in conflict with any of the regatta sponsors. Any class considering accepting sponsorship that might be affected by this rule is advised to contact CWL as soon as possible. For the avoidance of doubt, this rule does not apply to individual entries, only to whole classes.

7.7 Use of Event-related still images and footage by CWL:

- a. CWL and, as authorized by CWL, its agents, sponsors, licensees, other commercial partners may use event-related still images and footage taken at any time, which may include images of competitors, their boats, support vessels, crew and sponsors, provided that CWL shall not use such images to create a direct endorsement by or from a competitor or any person, sponsor, product or service associated with a competitor, without the prior consent of the competitor.

8 SCORING SYSTEM & PRIZES

8.1 Trophies & prizes

- a. **Daily prizes** will be awarded to the first three boats in all classes listed in Tables 2 & 3.
- b. **Daily perpetual trophies** will be awarded by the member clubs of Cowes Combined Clubs and by class associations, in accordance with the trophy list for each day as detailed in the Racing Guide.
- c. **Overall class trophies** will be awarded to the first three boats in each class listed in Tables 2 & 3.
- d. **The Aberdeen Asset Management Overall Winner Trophy** will be awarded to the best performing boat at the regatta.
- e. **Overall Black Group and Overall White Group trophies** will be awarded to the best performing boat in each of Black and White Groups according to formulae which will be included in the Sailing Instructions.
- f. **The Young Skipper's Trophy** will be awarded to the top skipper in any class, who is under 25 years on Saturday 15 August 2015.
- g. **The Aberdeen Asset Management Under 25 Trophy** will be awarded to the best performing boat (in any class) whose crew are all under 25 years on Saturday 15 August 2015.

h. **IRC and Cruiser overall trophies** will be awarded to the overall winners of these divisions for the final Saturday.

i. **The Nautor's Swan Trophy** will be awarded to the top Nautor's Swan sailing in an IRC class.

j. **The Gazprom Swan 60 Class Trophy** will be awarded to the top Gazprom Swan 60.

k. **The Commodores' Challenge Trophy** is open to challenges from any boat in an IRC class owned or sailed by a present or past commodore of a yacht club in Britain or the USA. Full details can be obtained from CWL.

l. **The Royal Southern Ariel Trophy** will be awarded to the boat with the best result on the final Saturday with a lady helm. Entrants should ensure that their intention to compete for this trophy is included in the entry details, either on initial entry or certainly by the time of registration.

m. **The Newcomer's Trophy** will be awarded to the most successful newcomer to the regatta (an entrant who has never sailed at the regatta as either skipper or crew), chosen on merit by a panel. Entrants should ensure that their intention to compete for this trophy is included in the entry details, either on initial entry or certainly by the time of registration.

n. **The Sailing Today Cruiser Trophy** will be awarded to the Overall Winner on the Final Saturday of the Cruiser Classes.

o. **The Bridgestone Tyres Trophy** will be awarded to the overall winner of the J/109 class.

p. **The Liz Earle Close Shave Trophy** may be won by a boat in either Black or White Group and will be awarded to the boat that is the runner-up in her class by the smallest margin of points, including RRS tie-break methods.

q. **The Britannia Salver** will be awarded at the discretion of CWL to a person, boat or organisation that has, in the opinion of CWL, performed an act of outstanding seamanship, sportsmanship or benefit to the regatta.

r. **The Edmund Whelan Celebration Trophy** will be awarded to the top performing bona fide skippered sailing-school or charter-company boat (not bare-boat) racing under IRC.

s. CCC 50th Anniversary Team Trophy

- i. Teams of three boats nominated by any club recognised by an ISAF national authority will be eligible.
- ii. Clubs may nominate up to two teams.
- iii. Boat may race for only one team.
- iv. Boats may be from any class or combination of classes (Black or White Group).
- v. Scoring will be as described in the Sailing Instructions.

8.2 Scoring

It is intended that scoring for the award of CWL trophies will use a modified form of the RRS low points system. This, together with the scoring for special trophies, will be detailed in the Sailing Instructions.

8.3 Overall Series' and discards

- a. One-design classes will use the series and discards as determined by their class associations. Details will be published in the Sailing Instructions.
- b. All other Black Group classes will use the races from Saturday 8 to Friday 14 August with one discard if 6 or 7 races are sailed and no discards if 5 or fewer races are sailed.

8.4 Additional results listings

One-designs and/or specific types of boat racing within the rated classes may be given additional results listings (but normally not CWL prizes) at the discretion of CWL. Class associations wishing to request this option should apply in writing to CWL.

9 BOAT IDENTIFICATION

- 9.1 It is the responsibility of each boat to provide its own class flags, number dodgers and class-distinguishing numerals or letters as described below. *Advice on where it is possible to purchase these items can be given by CWL on request.*
- 9.2 Class flags (see Notice of Regatta when published), shall be displayed by all competitors unless specific dispensation has been given in writing by CWL.
- 9.3 All boats are required to display their sail number on their mainsail and, unless their class rules prevent them from doing so, on their spinnaker. Dispensation may be granted by CWL at its sole discretion.
- 9.4 All Black Group boats are required to display a sail number dodger with numerals and suffix letters at least 375mm high for boats of 8.5m or greater LOA, and at least 300mm high for boats less than 8.5m LOA. The dodger does not need to include national letters. Alternatively, equivalent sized sail numbers with suffix letters may be displayed on both sides of the hull in such a way as to be visible to the race committee at the start and finish.
- 9.5 IRC, Quarter Ton and Cruiser classes may also be required to display class-distinguishing numerals or letters (except for boats racing only on the final Saturday). Each numeral shall be black or blue on a white background and shall be at least 300mm high (*available for purchase from CWL*).
- 9.6 Black Group boats that do not have guardrails fitted may apply in writing for dispensation from clause 9.4 and 9.5 above. Boats granted such dispensation must still display their sail number on their mainsail (or by other means if no mainsail is carried).

10 COURSES

- 10.1 White Group courses will be located in the central Solent area as further defined in the Sailing Instructions.
- 10.2 Black Group courses will be located in the Solent and its approaches (*approximately Anvil Point to Nab Tower*).

10.3 Full lists of marks will be included in the Sailing Instructions and will be available for download from the Official Website.

10.4 It is intended that all boats will be issued with a laminated chartlet of the racing area, together with the marks to be used thereon. However, these will be diagrammatic only and should not be used for navigation.

11 DECLARATION

11.1 By entering for a race or races in the regatta, the person in charge of each boat confirms that they will comply with the Racing Rules of Sailing.

11.2 If the person in charge will be under 18 years old on the first day of the regatta then a special disclaimer, available from the Regatta Centre, shall also be countersigned by a parent or guardian.

12 RISK STATEMENT

Rule 4 of the Racing Rules of Sailing states: "The responsibility for a boat's decision to participate in a race or to continue racing is hers alone."

Sailing is by its nature an unpredictable sport and therefore inherently involves an element of risk. By taking part in the event, each competitor agrees and acknowledges that:

- a. They are aware of the inherent element of risk involved in the sport and accept responsibility for the exposure of themselves, their crew and their boat to such inherent risk whilst taking part in the event;
- b. They are responsible for the safety of themselves, their crew, their boat and their other property whether afloat or ashore;
- c. They accept responsibility for any injury, damage or loss to the extent caused by their own actions or omissions;
- d. Their boat is in good order, equipped to sail in the event and they are fit to participate;
- e. The provision of a race management team, patrol boats and other officials and volunteers does not relieve them of their own responsibilities;
- f. The provision of patrol boat cover is limited to such assistance, particularly in extreme weather conditions, as can be practically provided in the circumstances.

13 INSURANCE

The boat is required to hold adequate insurance and in particular to hold insurance against third party claims including cover for racing in the sum of at least £2,000,000 sterling (or near equivalent in foreign currency). By entering, entrants declare that such cover will be maintained in full force throughout the regatta and agree to allow CWL, at its discretion, to pass on their contact details to third party insurers in the event of a possible insurance claim.