

Background

There have been a number of discussions about members towing club skiffs – either to events, regattas or other outings.

There is a lot of experience within the club of towing both club vessels and private vessels (as well as caravans, trailers etc!)

Who can tow?

Anyone with a valid UK driving licence can tow (the law was changed in 2021 – prior to that, younger drivers had to sit a special assessment before being able to tow. Those passing their driving tests prior to 1997 could tow anyway!) up to 3 and a half tonnes. The skiff and road trailer weigh approx. less than 500kg and do not need to be braked. Advice is to check own manufacturer's recommendation as to weight to be towed by a particular vehicle.

Insurance

Whilst the skiff is in transit i.e. attached to the tower's vehicle it is the tower's insurance which covers any damage to the tower's own vehicle (as usual) and any 3rd party damage e.g. by collision of the car and/or skiff. Anyone doubtful can check with their vehicle insurer.

Whilst the skiff is in transit the club's insurer, Gallagher, will cover damage to the skiff itself and trailer (as the trailer plus skiff does not exceed 30 feet in length).

A specific, if horrific, example provided by our insurance company would be – if the boat came off the trailer in transit and hit a pedestrian then the Club insurance would cover the damage to the skiff and the tower's own vehicle insurance policy would cover the third-party damage to the pedestrian.

If the accident was caused by another driver the claim would be against their insurance policy –as is usual.

Preparing for towing

From this it is clear that it is most important for anyone towing a club vessel to prepare the trailer and boat carefully. Paying particular attention to attaching the trailer securely to the vehicle as well as securing the boat to the trailer and also paying attention to loose items such as oars, covers etc. that need to be carefully secured to the boat.

Some of our club's experienced towers (like Johnny, Sandy, Chris) will be more than happy to supervise, assist or advise in relation to preparing the boat and trailer for transit.