



NOTICE TO MEMBERS

December, 2011

NOTICE OF 2012 MEMBERSHIP MEETINGS and NOMINATIONS FOR DIRECTOR:

At the following meetings, members will select nominee(s) to represent them on the Board of Directors. Nominees will then be recommended for approval at the Annual General Meeting in April. At least 3 members are required to nominate a Director. Nominators and nominees must reside in the District to be represented. Please note the meeting for your area as this is the only notice you will receive for meetings outside of the Lower Mainland.

2012 DISTRICT MEETINGS

Feb. 7, 2012	Tue. 11:30 am.	NANAIMO	Coast Bastion Inn – 11 Bastion Street
	1 Directorship vacancy (3 year term)		Director with term expiring: Peter Sakich "Teeny Milly"

Feb. 8, 2012	Wed. 9:00 am.	SOINTULA	F. O. Hall
	1 Directorship vacancy (3 year term)		Director with term expiring: Richie Shaw "Tanza"
Mutual meeting will be followed by Transport Canada Certification Session beginning at 10:30 am and open to all Fishermen			

Feb. 9, 2012	Thu. 9:00 am.	COMOX	Comox Harbour Boardroom – Fishermen's Wharf
	No Directorship Vacancies		
Mutual meeting will be followed by Transport Canada Certification Session beginning at 10:30 am and open to all Fishermen			

Feb. 10, 2012	Fri. 9:00 am.	DUNCAN	Best Western Cowichan Valley – 6474 Trans Can. Hwy.
	1 Directorship vacancy (3 year term)		Director with term expiring: Terry Gustafson "Sapphire Sea"
Mutual meeting will be followed by Transport Canada Certification Session beginning at 10:30 am and open to all Fishermen			

Feb. 10, 2012	Fri. 2:00 pm.	VICTORIA	Howard Johnson Hotel & Suites – 4670 Elk Lake Drive
	1 Directorship vacancy (3 year term)		Director with term expiring: Mark DeCorte "Ambitious"

Feb. 14, 2012	Tue. 1:00 pm.	PRINCE RUPERT	Crest Hotel – 222 1 st Ave.
	1 Directorship vacancy (3 year term)		Director with term expiring: Lawrence Atchison "Miss Cory"
Mutual meeting will be followed by Transport Canada Certification Session beginning at 2:30 pm and open to all Fishermen			

New for 2012, people from Transport Canada will be attending our District Meetings in Sointula, Comox, Duncan and Prince Rupert to provide assistance to any fishermen interested in obtaining or furthering their required certification. See below for details. We urge you to attend the meeting scheduled for your area where we will update you on the results of the year's operations, discuss various aspects of your insurance coverages and safety related matters and be available to answer any questions you may have.

2012 ANNUAL GENERAL MEETING

Apr. 18, 2012	Wed. 7:30 pm.	LOWER MAINLAND	Mutual Marine Boardroom, 3757 Canada Way, Burnaby
	2 Directorship vacancies (3 year terms)		Directors with terms expiring: Lewis Bubl� "Winning Edge" and Gary Robinson, "Nalle"

TRANSPORT CANADA CERTIFICATION FOR FISHERMEN:

Mutual is assisting fishermen in obtaining their required certification: Senior Marine Examiner Zenon Szlachetka of the Vancouver Transport Canada Marine Safety Offices will be joining us at our 2012 District meetings in Sointula, Comox, Duncan and Prince Rupert. Mr. Szlachetka will be present to help validate seetime, issue CDN numbers, and for those who qualify, issue Certificates of Service or Declarations of 7 Seasons as Fishing Master. By facilitating these sessions in your community, we hope to provide a convenient means for fishermen to meet their certification obligations. The sessions will focus on new requirements for masters of vessels between 0 and 60 gross tonnage and crew members of fishing vessels less than 24 meters in length overall. While taking advantage of this opportunity is entirely optional, we encourage all those who require certification to participate. We enclose a pamphlet from Transport Canada explaining the new requirements. These Transport Canada sessions are open to all commercial fishermen – insured with Mutual or not - so please spread the word. Those attending the certification sessions should be sure to bring:

- one piece of Government issue photo ID. (eg. Driver's Licence)
- proof of Canadian citizenship, permanent residency or status in Canada (egs: Canadian Birth Certificate, Passport, Status Card, Permanent Resident Card, Citizenship Card)
- vessel and/or fishing logs and seetime testimonials (any documents you have that establish and/or support your seetime as master or deckhand on commercial fishing vessels)
- any evidence of completed Transport Canada accredited courses or certificates (eg. Radio Operator's Card, MED, First Aid, or other marine training certificates)

INSURANCE SERVICES AND ADVISORIES:

New Member Referral Reward Program: We enclose information on an opportunity for members to benefit from promoting their Mutual.

Helmsmen Falling Asleep at the Wheel: As we have done repeatedly in previous years, we again raise our concern over these avoidable claims. Despite our previous actions and advisories on this matter and our new policy requiring the insured member to meet with a Committee of the Board following such an occurrence, these claims continue. To date in 2011 we have incurred 4 claims at an estimated cost of \$65,000 due to a helmsman falling asleep at the wheel. The results remain disappointing and we ask all members to spread the word of safety in this area and take action to help everyone avoid these entirely preventable claims.

Rate of Rise/Heat Detectors: All members are aware of the common heat detectors in use on vessels for fire alarm purposes. Recently we have become aware of newer sensors that trigger at a preset rate of temperature rise as well as an ultimate temperature limit. When an existing heat sensor becomes due for replacement, we encourage members to consider replacing it with a rate of rise/heat detector.

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Cargo Insurance: The Mutual continues to offer optional cargo coverage for total or partial loss, at a flat rate of 0.3% - ie. 3/10ths of 1% (min. premium \$250) with no refund. Any loss is limited to \$200,000 max. and is subject to a deductible of \$500. The cargo must be caught and owned by you and coverage is not available for roe herring or packers. The coverage is extremely good value with premiums of only \$300 for every \$100,000 in market value of fish delivered. Members showed a renewed interest in this coverage in 2011 and we hope to see a continuation of that trend. We encourage all members to examine their risks in regard to cargo and consider the peace of mind this quality coverage will provide. Contact our office or visit our website for an application or more information.

Skipper Approvals: As always, we remind members that you are required to obtain advance approval for any skipper to operate your vessel. Our skipper requirement stipulates that "No coverage is provided if your vessel is under command of, or being operated by, a non-approved skipper regardless of his/her qualifications or whether it was his/her actions which caused a loss." A skipper approval is not transferable to another vessel. This requirement is an important condition of your policy and we do not wish to see any member's coverage jeopardized by non-compliance.

Roe Herring and Sardine Fisheries: To be insured to *pack* or *hold* herring or sardines your vessel must undergo an inspection and be approved at least every three years. The deadline for herring inspections is February 15th and failing to meet this deadline, you may have to hire a marine surveyor at your own expense to inspect your vessel before approval is granted.

Offshore Fisheries: We remind members participating in offshore fisheries that those seeking approval for an extension of our offshore limit are required to apply for extension each calendar year and a vessel inspection may be required prior to departure. We ask for a minimum of 3 weeks' notice prior to inspection so please remember to make application for the extension well in advance of your planned departure.

GENERAL ADVISORIES and SAFETY ALERTS:

Winter Lay-up Reminders:

- **Fire Lanes:** must be kept open at all times to ensure the harbour has fire-fighting access. Any vessel or vehicle blocking an access lane should be reported to the Harbour Master or Wharfinger.
- **Theft:** claims are accepted only if there is *"forced entry"*. Ensure your vessel is securely locked to deter thieves and consider installing a burglar alarm if necessary. Do not leave your key where it can be easily found by a thief. In practice, the best way to prevent theft is to put desirable items out of plain sight. Electronic equipment and particularly portable computers are an easy "snatch 'n grab". If you are not able to keep items out of plain sight, you might wish to look into locking devices and marking items with your driver's licence number. If you store any vessel equipment at home your insurance coverage will follow you providing the equipment is kept in a secure, locked location. Theft of fuel is coverable only if filler caps are equipped with some sort of locking device.
- **Emergency contact information:** should be visibly posted on your vessel and on record with the Wharfinger.
- **Damage caused by freezing or snow is not coverable by insurance:** Once again, a La Niña event is underway. These events have been associated with colder than normal temperatures and higher than normal snowfalls – particularly in coastal regions. We caution everyone once again that it is your duty to ensure your vessel is properly safeguarded from the elements over the winter months and we encourage you to check on your vessel frequently in cold weather.
- **Heaters and electrical cords:** pose a particular fire hazard and we ask that special care be taken to ensure heaters are in good operating condition and secured from tipping over. Do not use old heaters, heaters under factory recall or heaters with worn cords or plugs. We recommend that heaters be placed on a metal tray or in an open oven. Electric heaters without fans or moving parts are preferred – egs. oil-filled radiator, or baseboard type. Heat lamps are also a recommended heat source provided sockets are "porcelain" (not rubber); bulbs are protected by a metal cage, can, or other device; and the lamp facing up, not down. Electrical cords must be of adequate gauge, in good condition, free from chafing, and equipped with heavy-duty 3-prong plugs and receptacles. For 15 amp service, we recommend min. #14-3 conductor cord for lengths up to 75', or min. #12-3 for lengths up to 100'. Do not coil excess cord in a pile or tight coil and keep plugs and connections clean, dry, tight and secure. Extension cords, plugs and receptacles require regular maintenance. Ensure you have the correct polarity aboard your boat as reverse polarity is hazardous in many ways. Simple polarity checking devices are available at most building supply stores. Some cords with factory molded multi-receptacle female ends are prone to overheating. Check plugs, cords and receptacles frequently for signs of overheating and report any problems with shore side receptacles or breakers to the Harbour Manager. We also encourage members to report safety problems related to any electrical product to Health Canada's Product Safety Program by phone: 1-866-662-0666, fax: 604-666-5988, or e-mail: CPS-SPC@hc-sc.gc.ca.

FishSafe BC Programs: We once again wish to remind members of the excellent programs and courses of FishSafe BC. Through the use of fishermen advising fishermen, FishSafe BC provides excellent opportunities to improve on board safety. For information, we encourage you to contact FishSafe BC on the web at www.fishsafebc.com or by phone: 604-261-9700.

"K" vessel licence numbers: Transport Canada advises that since July 1, 2007, the law has required registration (rather than "K" licensing) of all non-pleasure vessels. A five year grace period was allowed to those who were issued a "K" licence before July 1, 2007. This five year period will expire July 1, 2012 at which time all non-pleasure vessels must be registered. Owners of small non-pleasure vessels less than 15 gross tons will know they hold a *licence* because of the combination of number(s)-letter-number(s) (e.g. 13K00000) on their licence. A *registration number* starts with a "C" followed by a series of numbers and letters identifying the Province, (e.g. C234567BC). Transport Canada encourages owners to register their vessels prior to the deadline due to the large volume expected closer to the deadline. Not being registered by July 1st, 2012 may result in monetary penalty. For information, visit the Transport Canada website at <http://www.tc.gc.ca/eng/marinesafety/oev-vesselreg-smallcomm-procedures-457.htm> or contact Transport Canada toll-free line at 1-877-242-8770.

Sewage Regulations: We understand that effective July 1, 2012, Transport Canada will require a holding tank or sewage treatment system on any vessel fitted with a toilet.

West Coast of Vancouver Island Exposed Submarine Cable: Neptune Canada advises of an exposed 10,000 volt branching unit and cable in the Folger Passage area off Cape Beale in 82 meters of water at location N48° 46.889', W125° 17.595'. Vessels are advised to make every effort to avoid this area. The Complete Notice is enclosed.

CLOSING COMMENT:

Once again, we acknowledge you, our members for your dedicated patronage and interest in the on-going success of your company. We wish you all the very best of safety and joy over the holiday season and a happy and prosperous new-year to come.

Lee Varseveld, General Manager & Secretary, Pacific Coast Fishermen's Mutual Marine Insurance Company