

Hurricane Preparation Tips for Boaters

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Climate experts at the National Oceanic and Atmospheric Administration (NOAA) continue to predict active Atlantic Hurricane seasons in the coming years. We could experience a number of named storms each year, several of which may have the potential to become major hurricanes. These predictions reinforce the need for boaters in hurricane-prone regions to have preparation plans in place.

Boat owners and the marine community should take proactive measures to minimize the potential for injuries and damage to their boats and other property. ACE Recreational Marine Insurance® is pleased to offer our list of important tips to help recreational boaters protect their vessels as well as other property on board during the hurricane season.

Remember, key factors in protecting your boat from hurricanes or any severe storms are planning, preparation and timely action. Also critical is having the proper insurance coverage in place, and understanding your policy and duties as a boat owner. Most ACE policies offer a unique Hurricane Haul-out coverage option that is included at no additional charge. We invite you to contact an ACE agent or broker in your area to learn more.

Please visit www.acemarineinsurance.com to learn more about our products and services, and to locate one of our independent agents or brokers in your area.

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ACE's Hurricane Preparation Tips for Boaters

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1. Develop a detailed plan of action for your vessel in advance. *Options for non-trailerable boats* may include hauling your boat, securing your boat in the marina (if permitted) or moving your boat to a previously identified "storm refuge." Specifically identify and assemble needed equipment and supplies. Keep them together and practice your plan to ensure it works before the hurricane season. Arrange for a qualified and capable friend or a licensed professional captain to carry out your plans if you are out of town during the hurricane season.

Owners of boats remaining in a marina berth can take the following precautions: Double all lines. Rig crossing spring lines fore and aft. Attach lines high on pilings to allow for tidal rise or surge. Make sure lines will not slip off pilings. Inspect pilings and choose those that appear the strongest and tallest, and are installed properly.

For boats remaining on a mooring, the mooring must be designed and maintained to withstand the load that will be placed upon it by the attached vessel. Owners should contact their marina to determine the maximum load their mooring will withstand and how that relates to a Category three storm. In addition, the chain and swivels that connect the mooring buoy to the anchor should be inspected and serviced annually. The mooring pennant to the buoy must be in good condition and should be doubled-up. Good chafing material should be secured in place where the pennant passes through chocks or other potential chafe points. The cleats or attachment points on the vessel should be substantial and have adequate backing plates, not simply washers.

For boats that can be trailered, the best course of action is to haul your vessel out of the water and move it to a safe location as far from tidal waters as possible, and away from trees that may topple. Also remember to pull the drain plug and remove electronics onboard.
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2. Check your lease or storage rental agreement with the marina or storage facility. Know your responsibilities and liabilities as well as those of the marina.
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3. Cover all lines at rough points or where lines feed through chocks to prevent chafing. Wrap with tape, rags and rubber hoses or leather. Install fenders, fender boards or tires if necessary to protect the boat from rubbing against the pier, pilings and other boats.
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4. Fully charge the batteries and check to ensure their capability to run automatic bilge pumps for the duration of the storm. Consider backup batteries. Shut off all devices consuming electricity except bilge pumps, and disconnect shore power cables.
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5. When a hurricane is impending, and after you have made anchoring or mooring provisions, remove all portable equipment such as canvas, sails, dinghies, electronics, cushions, biminis and roller furling sails. Lash down everything you are unable to remove such as tillers, wheels and booms.
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6. Implement your preparations and respond quickly. Key your plan on quick response. Moving a vessel, stripping sails, derigging and anchoring in seas resulting from 35 mph winds is extremely difficult and impossible in 45 mph winds.
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7. Maintain an inventory of both the items removed and those left on board. Items of value should be marked so that they can be readily identified. You should also consider maintaining a video or photographic record of the boat and its inventory in a secure location other than the vessel itself for future reference.
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8. Consolidate all records including insurance policies, a recent photo of your vessel, boat registration, equipment inventory, and the lease agreement with the marina or storage facility. Ensure that you include the telephone numbers of appropriate authorities, such as the U.S. Coast Guard, Harbor Master, National Weather Service, and your insurance agent, and keep them on hand.
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9. Do not stay aboard. Winds, during any hurricane, can exceed 100 mph and tornadoes are often associated with these storms. Above all, safeguard human life.
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10. After the hurricane has passed. Be aware of possible downed electrical wires which should be considered "hot" and avoid these areas until the power company or electrical maintenance personnel are notified. Although a building, house or boat may be without power, generators may be operating and the electrical lines will be charged. There may be stray AC current from submerged outlets, shore cords in the water, damaged vessel systems, etc. Do not enter the water! Checks should be made for leaking natural gas and propane by smell only, not with matches or candles.

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