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Gowrie, Barden & Brett
70 Essex Road
Westbrook, CT, 06498
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TIDINGS

The marine insurance newsletter.

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Fall/Winter 2007

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Tidings Interview:

John Fisher,
Partner Gowrie, Barden & Brett
President of Personal Lines Division



**Tidings Recently Met
With John Fisher, Avid
Sailor And Fisherman, To
Discuss His Experiences In Boating.**

Tidings:

When did you get your start on the water?

John:

I started junior sailing on Long Island Sound at the one design level in Blue Jays at age 9, did my first Bermuda Race in 1972 at 16 on a 43 ft. Swan.

Tidings:

Who is your sailing mentor?

John:

George Coumantaros a tireless competitor and the consummate sportsman, humble in victory, gracious in defeat. I have also sailed with many great and wonderful sailors, I would like to think I learned a little from all of them. My favorites would have to be Briggs Cunningham, Ted Turner and Tom Blackhaller.

Tidings:

What is your best and worst boating experience?

John:

Best would have to be being part of the "Boomerang" crew for close to 25 years and all those great friendships and stories that have resulted. Worst experience, when it comes to boating, no matter how

GOING GREEN ON THE WATER

It can be argued that boaters by necessity are more in tune with their environment than their land-lubbing counterparts. They devote their time and financial resources towards experiencing the best of what the water has to offer, and they generally care deeply about maintaining its ecological integrity. In this issue we chose to devote some attention to environmentally responsible boating: from maintenance tips, to directives from the EPA we hope you will find the information useful. As always, we welcome your suggestions and feedback.

— *Ed Gumbrecht, Chief Operating Officer, GBB*

**Information for Boaters by Robert W. Varney,
Regional Director U.S. Environmental Protection Agency
is on Page 2**

bad of a situation you may of found yourself in, I am a firm believer that it can always get a lot worse.

Tidings:

We hear fishing is also one of your passions, sport fishing or fly fishing?

John:

Fall saltwater surf casting and saltwater fly fishing. Striped Bass and Blue Fish. Best part of fishing is putting your friends right on the fish.

Tidings:

How has boating impacted your professional life?

John:

(laughing) I haven't become as good of a golfer as I might have otherwise been. •



From A Letter to Boaters by Robert W. Varney, Regional Director U.S. Environmental Protection Agency

As administrator of the EPA’s New England Office, and a fellow boater, I am asking for your help in our efforts to protect our coastal waterways, lakes and shorelines. Boaters share a special appreciation for the high quality of our waters, but also have a unique responsibility to carefully maintain and use our crafts in a manner that causes minimal environmental impact.

Since many boaters routinely maintain and refurbish their boats at marinas and boat yards, it is important to understand that these facilities are held accountable for all activities conducted on site with respect to environmental compliance. In other words, marinas must “partner” with you – their customers, in order to work together to institute environmentally protective practices and comply with environmental rules.

To help in these efforts, we suggest that you do the following:

- 1. Talk to your marina about Best Management Practices for boaters;*
- 2. Familiarize yourself with marina policies on do-it-yourself work and waste disposal;*
- 3. Utilize your marina’s supportive services such as used oil receptacles, recycling containers, and special storage areas for old batteries; and,*
- 4. Explore how you can eliminate or reduce the use of products with toxic chemicals.*

To learn more about best practices for marinas and related environmental regulations, visit our EPA Regional Marina Website at <http://www.epa.gov/region1/marinas/index.html>.

The EPA has been working with marinas and boatyards for over six years to help them understand how to run their businesses in a manner that allows them to comply with environmental laws. After holding dozens of environmental compliance workshops, and contacting every marina owner in New England, EPA recently performed follow-up inspections and took several enforcement actions against boat yards and marina facilities. We plan to continue our compliance assistance and enforcement work with this sector given its importance in protecting our waters and shorelines.

A great deal is at stake in this matter, protecting the precious natural resources that provide us with so much enjoyment and afford us great opportunities on the water. So please, do your part to help your local marina comply with the rules and protect the environment.



Client Hall of Fame Photo

Jody Lutz
2005
Lightning
Worlds
Chile
—Photo
Courtesy of
Bill Clausen

Send us your “Hall of Fame” photo for possible inclusion in a future Tidings - Email: sarahd@gowrie.com

Do you have an insurance question?
Home
Auto
Boat
Umbrella
Business
Employee Benefits
Estate Planning
How can we help you?
Email: insurance@gowrie.com

Boat Cleaning and Maintenance Checklist

By the California Coastal Commission,
Boating Clean and Green Campaign

Make sure it is legal and safe to do the repairs and maintenance planned! Find out if permits are required or if in-water repairs are prohibited. The most important thing to keep in mind is that the best way to protect the water is to perform as little in-water maintenance that can result in discharges as possible.

- Do you perform in-water top-side cleaning and maintenance such that no debris falls into the water?

In water cleaning and maintenance activities should be limited to minor touch-ups and maintenance. Larger jobs should be conducted shore-side or in a boat yard with waste collection and treatment systems. In the slip, tarps can be suspended between the boat bottom and the dock to catch debris and spills.

- Do you perform shore-side boat cleaning and maintenance in a manner that minimizes discharges of products and debris to storm water and to the air?

Lay tarps under and around your work area to catch spills and loose particles. Use a vacuum to remove debris.

- When conducting in-water hull or bottom cleaning, do you minimize the removal of paint from the boat bottom?

Refrain from cleaning vessels with soft sloughing or ablative bottom paints which are designed to slough off during cleaning. Always use the least abrasive cleaning method possible.

- When conducting in-water hull or bottom cleaning, do you bring old zinc anodes to the shore for recycling? Contact your local scrap metal recyclers to recycle zincs. You may get paid for them.

- Do you limit sanding residue discharges?

In-water top-side sanding should be limited to touch up jobs. Use a vacuum sander. Conduct wet sanding over a lawn or porous surface rather than pavement where the debris will run into storm drains and nearby waterways

- Do you contain airborne emissions from paint spray operations? Major paint jobs should be performed shore-side using High Volume Low Pressure (HVLP) or High Efficiency Low Pressure (HELP) paint sprayers. Whenever possible, use a spray booth. Otherwise, tarps, drop cloths, and protective drapes should be used to limit emissions. Do not spray paint in windy conditions.

- Is fiberglass work conducted in specially designated areas, using tarps, drop cloths and protective drapes to prevent unintentional contamination of shoreside road surfaces and receiving waters and to control fugitive dust emissions?

Remember to wear protective clothing when performing this type of repair or maintenance.

- When cleaning the top-side, do you use the least amount of cleaning product necessary to accomplish the task?

The pollutants in these products (often phosphates, ammonia, sodium hypochlorite, chlorinated solvents, petroleum distillates, or lye) can make their way into the surrounding waters either through direct discharge or possibly in storm water. Use more elbow grease and less product.

- If oily water is pumped out of the bilge of a boat, is the oil reclaimed for recycling?

When the bilge contains oily water, find a bilge pump-out station or service to process the oily water and reclaim the oil for recycling.

- Have you taken measures to reduce spillage of solvents?

If you work with large quantities of solvents, you should use or have access to a solvent sink which minimizes the dripping of solvents that can contaminate storm water and nearby receiving waters.

- During oil changes, have you taken measures to reduce the discharge of oil from the automatic bilge pump? Don't drain oil to the bilge. Use drip pans and oil-only absorbent pads to contain oil drips and spills. Use a closed system to change the oil, such as, a do-it-yourself oil change pump that drains to a container that can be closed for transfer. Otherwise, use an outside oil change service that removes oil without spills.

POLICY CHECK UP:

Lay up/ Haul out

Be sure to check your policy to see 'if' and 'when' you have to have your boat hauled for the winter months.

US SAILING CHUBB U.S. JUNIOR CHAMPIONSHIPS END WITH BIG BREEZE, CLOSE CONCLUSIONS

After three days of intense racing the US Single, Double and Triplehanded National Champions were crowned at Barnegat Bay, NJ. The event, sponsored by Chubb and Vanguard Sailboats, and hosted by Lavallette, Mantoloking and Bay Head Yacht Clubs brought together the top sailors from around the country.



US SAILING presented Chubb and Gowrie, Barden & Brett with awards for their long standing supporting of youth sailing. Pictured here from the upper porch at Bay Head: Jim Capron USS President, Jeff Updyke Branch Manager Chubb, Chris Pesce Partner GBB, Ed Gumbrecht Partner GBB, Sarah Davidson One Design & Marketing GBB, John Finnegan CEO Chubb, Carter Gowrie President GBB, John Fisher Partner GBB, Paul Krump EVP Chubb, Pat Orkney Commercial Lines Chubb, Jon Pensa Chubb Marketing, John Mizzi Commercial Lines Chubb.

THE WINNERS WERE:

Singlehanded Laser:

Clifford Porter
Lake Geneva YC
Photo:
Richard Speck
Photography



Doublehanded Club 420:

Brendan Kopp,
Michael Costello
Pequot YC
Photo:
Richard
Speck
Photography



Triplehanded Nomad:

Scott Hoffmann,
Evan Hoffmann,
Eric Alamillo
Mission Bay YC
Photo:
Patricia Doyle



Courtesy Cruising Compass from
Blue Water Sailing

THE SUBJECT OF ANCHORS

and anchoring may be the most belabored of any in the cruising life and everyone has his or her opinions. But on the whole, most of us anchor the same way and do it over and over again without variation. But there are some unconventional ways to anchor a cruising boat that can solve some simple problems and make life aboard more comfortable and secure.

Setting two anchors: When the wind in the anchorage builds and gusts so that the bow of your boat begins to sail back and forth causing the anchor rode to snub hard, there is nothing like a second anchor to settle things down and help you get a good night's sleep. The easiest way to deploy a second anchor is to let out a lot of scope on the main anchor and then

Unconventional Anchoring

power forward at a 45-degree angle to the wind; when you are about even with the first anchor, drop the second and let the boat fall back as you set the second hook. Or, you can drop the second anchor into the dinghy, with ample rode, and row or motor the anchor to the right spot to set it. Either way, the boat will settle down and cease to dance back and forth.

Stern anchor: There are times when you find yourself in an anchorage that is exposed to rolling ocean swells. These almost never come from the same direction as the wind, so hours or days in the anchorage will be made uncomfortable by the constant roll of the boat. The

solution is to set a stern anchor perpendicular to the direction of the swell (even though it may cause the boat to lie beam on to the breeze). By mooring the boat with the bow to the swell, you will find the boat pitches a bit up and down but ceases the gut wrenching roll.

Amidships anchoring: When you are moored to a dock with the wind piping up from the beam so that the hull is constantly squishing the life out of the fenders and threatening to mate with the dock, it is time to set an amidships or breast anchor. Take your second primary anchor out in the dinghy far enough to provide a five to one scope and set it. Then, you can

Marine Financing Is Alive & Well

By Cathy Comstock
President Customer One Financial

Because the mortgage industry has been the focus of media attention over the last several months, I'm frequently asked how the marine finance business has been affected. Happily, there has been little effect on boat and yacht lending, with interest rates still historically low and money available for qualified borrowers. Interest rates under 7% are still available for loans \$100,000 and over, with terms up to 20 years. Companies that specialize in marine lending like Customer One Financial are able to offer stated income loans for borrowers with good credit scores for loans as high as \$350,000 at competitive interest rates, and have loan programs requiring as little as ten to fifteen percent down payment.

Statistically, the marine and RV loan portfolios have consistently outperformed the mortgage and auto portfolios. Because boats and RV's are considered luxury items, the lenders are more conservative in the underwriting procedures for these loans, therefore their losses due to defaults on the loans have been much smaller. Due to this fact, lenders have been able to offer borrowers interest rates that are comparable to home mortgage rates.

Will the problems in the mortgage industry eventually impact marine & RV lending? There probably will be some fall-out for our industry. Lenders typically review their underwriting guidelines for all lines of business after sustaining significant losses, which could result in some credit tightening. However, a softening of the economy as a result, could mean that interest rates remain at their low levels, due to a reversal in the Federal Reserve policy. Low rates allow more borrowers to qualify for loans and

either make the rode fast to a deck cleat, or rig a bridle from the bow and stern to hold the boat squarely off the dock.

Anchoring by the stern: Odd as it may seem, most modern fin keel cruising boats prefer to lie stern to the wind than bow on, since the high, light bow acts like the tip of a weather vane while the keel behaves like a vane's pivot point. So, on

for higher amounts.

It turns out that now is actually a great time to buy and finance a boat! •

Personal Lines Excess Liability – More Necessary Than Ever

By Dennis Schmelzer with thanks to Chubb

In today's litigious society anyone can become the target a lawsuit. More and more people are discovering that you don't have to be a millionaire to be sued like one. The fact is, a single lawsuit - even if you win - can end up costing hundreds of thousands of dollars. And the greater your assets, the more you potentially have at risk.

Excess Liability Coverage can help protect against personal liabilities that could attack a substantial portion of an individuals' assets (even with the liability coverage provided by your boat, auto and/or homeowners policy). For example:

- As your guest docks your boat, he accidentally injures a successful entrepreneur on the dock. Medical costs, lost earnings and damages amount to millions. And you are responsible.
- A guest at your son's pool party — a 16-year-old boy — dives unknowingly and unwarned into the shallow end of your pool, and suffers devastating paralysis and injuries. You are sued for an enormous sum of money.
- You're having a wide-screen television delivered to your home, and one of the delivery men slips and falls on your icy steps and breaks his leg.
- You volunteer on the board of directors of your condominium association. The board installs a playground with a faulty swing and a fellow association member's child is injured. You are sued as a board member.

To learn more about how an excess liability policy can help protect your assets, call your boat and/or personal lines agent or ask Dennis at denniss@gowrie.com. •

hot nights when you want as much breeze blowing through the cabin as possible, the solutions is to anchor the boat by the stern and let it hang with all hatches and the companionway open to the wind. The boat will ride easily stern to the wind and you'll be cooler than your neighbors who still have their bow where they thought it was supposed to be. You know better. •

Can You Tie The "King Of Knots," The Bowline?

(Courtesy of Zurich's Sea Chest)

*"Lay the bight to make a hole
Then under the back and around the pole
Over the top and thru the eye
Cinch it tight and let it lie"*

The bowline, which is sometimes called the king of knots because of its versatility, can be used in a number of ways: To form a temporary loop in a line that may be put over a piling or cleat or to attach a line to an eye. One important advantage of the bowline is that it won't slip or jam.

To tie one, start by making an over-hand loop that looks like a six.



With the end of the line, come up through the hole in the six,



around the back of the line you're holding



and back down through the hole in the six.



Grab the part of the line that went up through the hole and the part of the line that came back down through the hole in one hand, and the top of the line you were holding in the other, and pull.



About Salvage and Towing

By Nancy Sprigg, Claim Manager, Gowrie Barden & Brett

THE MARINE ASSISTANCE INDUSTRY provides a truly valuable service to boaters. Companies like Sea Tow not only offer towing services to their members but will offer assistance to any vessel that is imperiled. Boating is better and safer because of these companies.

I am often asked to explain to our insurance clients what the difference is between towing and salvage – two services provided by marine assistance companies. Insurance addresses towing and salvage scenarios differently so it is important to understand the difference and how insurance companies respond to both.

Most policies include an amount of coverage for emergency towing. This coverage would respond if your engine conked out and you needed a tow, ran out of gas or your battery died and you needed assistance. This “towing” coverage does not apply when the boat runs aground, catches on fire, or breaks from its mooring. In these scenarios there is now a “salvage” situation also covered by the

policy but with different cost implications for the boater. Under maritime law the “salvor” of the vessel may be entitled to a percentage of the value of your boat for their services.

There are three conditions that must be met for an assistance company to claim the reward of salvage. The vessel must be in peril, it must be voluntary, and it must be successful. Insurance policies do cover salvage, and the amount paid is in addition to the amount of coverage you carry on the hull.

Some towing companies differentiate between a soft grounding and a hard grounding and charge accordingly. If your boat is aground but not in immediate risk of further damage, ask for an estimate. Insurance companies typically like to negotiate the costs of these services with the salvor and they generally recommend that clients consult with them and/or their agent before signing a salvage agreement with a marine assistance company. Boaters should all know that they have the right to refuse marine assistance and contact another towing company of their choosing.

Of course, the paramount issue is the safety and wellbeing of the vessel and its occupants. If you do run into a problem where you need towing or salvage assistance it is great to know that professional services are readily available. If you have a loss, contact your agent as quickly as possible, and as always, if you have any questions regarding your coverage, please give us a call. •

Do you employ a residential staff, such as gardeners, housekeepers or nannies? If so, you should consider additional insurance coverage for employment practices liability. Call your agent, or ask Dennis at denniss@gowrie.com.

About Gowrie Barden & Brett

Your Marine Team

Nancy Sprigg

Boat Department Manager & Claims Manager

nancys@gowrie.com
800-262-8911 x 1624

Boat/Yacht Agents

Dawn Speros

dawns@gowrie.com x 1653

Bryan Schwartz

bryans@gowrie.com x 1801

Rod Clingman

rod@gowrie.com x 1677

Customer Service

Nancy Young

nancy@gowrie.com x 1648

Mimi Adkins

mimia@gowrie.com x 1622

One Design Insurance Program

Sarah Davidson

sarahd@gowrie.com x 1627

Since 1970, the specialists at Gowrie Barden & Brett, Gowrie, Brett & Young and now Fisher & Fisher Associates have provided the best in service and protection for clients throughout the US. Licensed in 49 states, with more than 80 professionals, we are one of the largest independent agencies in New England.



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70 Essex Road
Wesbrook CT 06498

747 Aquidneck Avenue
Middletown RI 02842

455 Boston Post Rd
Darien CT 06820

www.gowrie.com

insurance@gowrie.com