

HURRICANE PREPARATION TIPS FOR BOATERS

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 Hurricane Haul-out coverage with unique options, included at no additional charge. We invite you to contact an ACE agent or broker to learn more.

Visit www.aceprs.com/boatandyacht to locate one of our independent agents or brokers in your area.

ACE's Hurricane Preparation Tips for Boaters

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 or mooring provider to determine the maximum load their mooring will withstand and how that relates to a severe storm. In addition, the chain and swivels that connect the mooring buoy to the anchor should be inspected and serviced annually. The mooring pendant to the buoy must be in good condition and should be doubled-up. Good chafing material should be secured in place where the pendant 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. Mooring pendants and dock lines are particularly vulnerable at the end of boating season, after several months of chafing.

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.

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. Marina staff are likely to be very busy as a storm is approaching, and may not be able to provide the same degree of attention that an owner can.

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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Storm Warnings

Storm and hurricane forecasts and warnings are issued by NOAA's National Hurricane Center. Boaters and coastal residents can get storm and hurricane information from VHF marine radios, commercial radio and television stations and newspapers, or NOAA weather radios.

In some areas, warning flags are flown to warn boaters of dangerous weather conditions.

▶ **Small Craft Advisory:**

To alert mariners to sustained (more than two hours) weather or sea conditions, either present or forecast, that might be hazardous to small boats. The threshold conditions for the Small Craft Advisory are usually 18 knots of wind (less than 18 knots in some dangerous waters) or hazardous wave conditions.

▶▶ **Gale Warning:**

A warning of winds within the range of 39 – 54 mph (34 – 47 knots). Gale warnings may precede or accompany a hurricane watch.

■ **Storm Warning:**

A warning of winds within the range of 55 – 73 mph (48 – 63 knots).

■ **Hurricane Warning:**

A warning that indicates that hurricane winds of 74 mph (64 knots) and higher, or a combination of dangerously high water and rough seas, are expected to impact a specified coastal area. When a hurricane warning is announced, hurricane conditions are considered imminent and may begin immediately, or at least within the next 12 to 24 hours. When a warning is announced, it is of utmost importance that precautionary measures are taken for protection of life and property.

Information from:
United States Coast Guard
www.uscg.mil/news/stormcenter/

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.

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.

Should you need to move your boat to a safe location in advance of an approaching storm, don't forget to prepare a float plan. You should let someone know where you are headed, how to reach you, give them a description of your vessel and let them know when they should notify authorities if they haven't heard from you by a designated time.

6. Implement your preparations and response 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.

Good seamanship includes monitoring weather broadcasts frequently, particularly during hurricane season. With the abundance of media today, detailed storm forecasts are readily available from many sources.

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.

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.

9. Do not stay aboard. Winds, during any hurricane, can exceed 100 mph and tornadoes are often associated with these storms.

Being in the path of hurricane can be a life-altering event which should not be taken lightly. Don't wait until the last minute to prepare and take precautions. Take action early. Above all, safeguard human life.

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.

Remember to re-check all dock lines and mooring pendants. Before you get underway, confirm that there are no submerged objects or debris, including sunken vessels, in your path. Check with the U.S. Coast Guard and local authorities to ensure that all local aids to navigation remain "on station," and that local waterways are safe to navigate.

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