

General Hurricane Precautions and Preparations for Boat Owners

The key to protecting your boat from hurricanes or any severe threatening weather is planning, preparation and timely action. The following precautions and checklists are meant only as guidelines. Each boat owner needs a plan unique to the type of boat, the local boating environment, the severe weather conditions likely to occur in that region, and the characteristics of safe havens and/or plans for protection. The following preparation and precautionary suggestions are issued as guidelines to be used by the marine community.

NEVER STAY ABOARD YOUR BOAT DURING A HURRICANE!

Winds may exceed 100 miles per hour, and tornados are often associated with land falling hurricanes. First and foremost - safeguard human life!

- Prior to hurricane season, develop a detailed plan of action to secure your vessel in the marina, if permitted; remove your boat from the threatened area; or take your boat to a previously identified hurricane refuge. Specifically, identify and assemble needed equipment and supplies. Keep them together. Before hurricane season, practice your plan to ensure that it works.
- Arrange for a friend to carry out your plans, if you are out of town during the hurricane season.
- Check your lease or storage rental agreement with the marina or storage area. Know your responsibilities and liabilities as well as those of the marina.
- Consolidate all records, including insurance policies, a recent photo of your vessel, boat registration, equipment inventory, lease agreement with the marina or storage area, and telephone numbers of the appropriate authorities (i.e. harbor master, Coast Guard, insurance agent, National Weather Service, etc.) and keep them in your possession. They may be needed, when you return to check on your boat after the hurricane.
- 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, if dispersed by the storm.
- Before a hurricane threatens, analyze how you will remove valuable equipment from the boat and how long it will take, so you will have an accurate estimate of the time and work involved. When a hurricane is approaching, and after you have made anchoring or mooring provisions, remove all moveable equipment such as canvas, sails, dinghies, radios, cushions, biminis, and roller furling sails. Lash down everything you cannot remove, such as tillers, wheels, booms, etc. Make sure the electrical system is cut off unless you plan to leave the boat in the water, and remove the battery to eliminate the risk of fire or other damage. NOTE: When wind and seas warrant, marine agencies remove their boats from service and will not be able to rescue foolish boaters. In addition to these general steps, which should be taken no matter where you plan to leave your boat during a hurricane or other severe weather, the following specific steps should be taken depending on your situation and the option you select.

TRAILERABLE BOATS

- Determine the requirement to load and haul your boat to a safer area. Be sure your tow vehicle is capable of properly and adequately moving the boat. Check your trailer; tires, bearings and axle should all be in good condition. Too often a flat tire, frozen bearings or broken axle prevents an owner from moving the boat.
- Once at a "safe" place, lash your boat to the trailer and place blocks between the frame members and the axle inside each wheel. Owners of light weight boats, after consulting with the manufacturer, may wish to consider letting about half the air out of the tires, then filling the boat one-third full of water to help hold it down. (The blocks will prevent damage to the springs from the additional weight of the water.)

- Secure your boat with heavy lines to fixed objects. Try to pick a location that allows you to secure it from four directions, because hurricane winds rotate and change direction. It can be tied down to screw anchors secured in the ground. Remember that trees are often blown over during a hurricane.

NON TRAILERABLE BOATS IN DRY STORAGE

- Determine the safest, most realistic, obtainable haven for your boat, and make arrangements to move your boat there. When selecting a "safe" location, be sure to consider whether storm surge could rise into the area. Wherever you choose to locate your boat for the duration of the hurricane, lash the boat to its cradle with heavy lines and consider, based on the weight of the boat, adding water to the bilge to help hold it down.
- NEVER leave a boat on davits or on a hydro-lift.

NON TRAILERABLE BOATS IN WET STORAGE

The owner of a large boat, usually one moored in a berth, has three options:

- Secure the boat in the marina berth
- Moor the boat in a previously identified safe area
- Haul the boat

Each of these actions requires a separate strategy. Another alternative, running from the storm is not encouraged, except for large commercial vessels, unless there is enough time to get your boat beyond the storm's projected swath.

*These tips and information are compliments of Collier, Lee, Charlotte, and Sarasota County Emergency Management Departments. This information is advisory in nature. No liability is assumed by reason of the information in this document. **If you have any questions you can contact Gowrie Group at 800.262.8911 or email insurance@gowrie.com***