

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 several named storms each year, a few 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 storm are planning, preparation and timely action.

ACE also offers a free *Hurricane and Severe Storms* preparation guide, which includes detailed recommendations for the owners of trailerable and non-trailerable boats to undertake prior, during and after a storm. Please visit www.acemarineinsurance.com to download this complimentary safety brochure.

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.

ACE's Hurricane Preparation Tips for Boaters

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1. Develop a detailed plan of action to secure your vessel in the marina (if permitted). Alternatively, you may remove your boat from the threatened area or take 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.
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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. Owners of non-trailerable boats in wet storage have options that include the following: 1) Secure the boat in the marina berth; 2) Moor the boat in a previously identified safe area; or 3) Haul the boat.
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4. 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.
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5. 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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6. 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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7. 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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8. 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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9. 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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10. 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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