

## HOW TO PREPARE FOR HURRICANE SEASON

### Atlantic hurricane season runs from June through November. The question is, are you ready?

The best way for Southeast boat owners to deal with hurricane season every year is to have a proper plan in place and most importantly be prepared to execute it.

When a severe storm approaches, boaters should monitor weather reports regularly to determine the extent of threat to local areas in relation to where their boat is located. The right side of a hurricane is its most potentially dangerous section, thus the path of the eye of the hurricane is of critical importance. Also the distance from the center of the hurricane and the category of the storm are vitally important. A nearly direct impact of a severe storm will bring extreme water levels.

Hurricanes may have winds up to 190 mph but they also may trigger tornadoes, ten to twenty foot storm surges, increased tides, soaring waves, and rain falling over two or three inches per hour.

Be prepared!



# HURRICANE OR WINDSTORM PREPARATION

Before Hurricane Season it is important to take a moment to review and be familiar with your storm plan.

- ✓ Take action 72 hours prior to the storm.
- Make sure that you have all of the necessary equipment as it will be almost impossible to acquire right before the storm.
- Have an alternate plan in the event that your primary plan becomes unlikely.

#### all boats

- Strip all loose gear, sails, bimini tops, dodgers, awnings, enclosures, canvas, cushions, booms, poles, outriggers and similar items. Ensure valuable equipment, including detachable electronics, is removed and stowed in a secure location.
- Ports, hatches and other above-the-waterline openings into the hull should be properly closed.
- Duct tape covers over non-removable electronics.
- Scuppers & drains should remain free and clear to prevent water accumulation.

#### boats kept in the water

- Lines should be set in a spider web formation. Make sure you have an adequate number of lines onboard.
- Anchors or ground tackle should be set to keep hulls away from solid objects.
- Batteries should be fully charged.
- Make sure your bilge and bilge pump/s are clean of debris.

#### boats not kept in water

- Garboard/Bilge drain plugs should be removed. Remember to reinstall before launch!
- Boat should be stored above the anticipated storm surge.
- Straps, when required, should be placed amidships. A minimum of two (2) straps are required or four (4) tie-down lines.



#### boats kept on davits or lifts

- Garboard/Bilge drain plugs should be removed. Remember to reinstall before launch!
- Lift outboard motors and secure them.
- Strap or otherwise secure your boat to the lifting apparatus.
- Secure your boat from swinging or drifting away.
- Use fenders where your boat could contact pilings, seawalls, decks or other objects.

#### boats kept on trailers

If possible store your boat in a robust/hurricane proof building.

#### Otherwise:

- Strip all loose gear, sails, canvas, bimini tops, dodgers, awnings, enclosures, canvas, cushions, booms, poles, outriggers and similar items. Ensure valuable equipment, including detachable electronics, is removed and stowed in a secure location.
- Ports, hatches and other above-the-waterline openings into the hull should be sealed.
- Duct tape covers over non-removable electronics.
- Scuppers & drains should be free and clear to prevent water accumulation.
- Garboard/Bilge drain plugs should be removed. Remember to reinstall before launch!
- Lift outboard motors.
- Block trailer wheels.
- Boats on trailers should be secured to trees, buildings or strapped to pad eyes.
- Place wood or equivalent solid material blocks between trailer frame and springs to support any additional rainwater load weight.



#### working with SafeWaters Underwriting Managers

#### Important Reminder:

A storm plan must be completed and approved by SafeWaters Underwriting Managers for any vessel positioned south of the Florida/Georgia border between 06/01 and 11/01.

All material facts must be disclosed to SafeWaters. If there is any doubt as to whether a fact is material or not, it must be disclosed. Non-disclosure or misrepresentation of a material fact may result in the insurance coverage being void.

SafeWaters understands the need for flexibility even during hurricane season. The terms of your policy are based on the information provided. If you anticipate any changes to your storm plan please contact your agent immediately.

SafeWaters provides *Precautionary Measures* coverage for reasonable expenses incurred by a covered person to haul or move the insured vessel to a place of safety from harm's way prior to or while the insured vessel is under threat of Hurricane or Windstorm. *Please review your policy carefully for complete details about this coverage and contact your agent with any questions.* 



#### **Contact Us:**

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Claims: Smooth Waters Consultants and Adjusters | smoothwatersmarine.com | 800-255-9546

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