



## Preparing your Boat and/or Dock For a Hurricane

Threats from hurricanes include high winds, heavy rainfall, storm surge, coastal and inland flooding, rip currents, and tornadoes. The heavy winds and flooding from hurricanes can cause damage or destroy boats, docks, and even entire marinas. It's extremely important to have a plan in place for your boat, so that you're not left scrambling at the last minute when there's an impending storm.

### UNDERSTANDING YOUR MARINE INSURANCE

Marine Insurance policies generally require, at a minimum, that you take the precautions that a "reasonable and prudent" person would take to protect your property. Carriers may ask that you create a storm plan detailing how you plan to mitigate a loss in the event of an approaching storm. Some may understand the extent of action implied by the words to include everything from securing your vessel as best you can where it is, to relocating it to a shipyard, inland, or out of the storm's destructive path. Generally, your boat insurance is going to have a higher windstorm deductible separate from your standard hull deductible. During a named storm event, that increases from two percent to anywhere between five and ten percent.

For boat owners, it is imperative that you have a storm plan. For those who are curious as to whether they should leave their boat in the water, on a lift, in a storage rack at a marina, or on a trailer, here are some suggestions...

### GENERAL PRECAUTIONS

In all cases, reducing surface area on your vessel (and your dock) is step one. Remove all covers, canvases, cushions, gear, fuel containers, sails, dinghies, small trolling motors, expensive electronics, etc. Make sure your batteries are fully charged, all electronics are turned off except for the auto bilge, which should be functioning with open drains. Be sure to keep drain plugs open for self-bailing boats so that they don't become inundated by rain water, flood, and potentially sink. Point the bow out towards open water. It's the strongest part of the boat and reduces windage. Examine and inspect all cleats, pilings, mooring lines, chains, anchors etc. Old rotten pilings and even old concrete pilings can cause more damage than they prevent. The lateral stress and twisting can snap them in half. Things to be aware of are frayed lines, corrosion, rot, and anything that would potentially weaken an otherwise secure attachment.

### HAUL OUT

According to team members of the BoatUS Hurricane Catastrophe Team (CAT) who have spent thousands of hours identifying and recovering damaged boats after a hurricane, when asked what they would do...Most agreed that they would haul it ashore. Of those that have been brought onto dry land, they have seen less damage from boats that were tied down with polyester straps. Hurricane haul out protection is a coverage item that most insurance carriers will want to include for larger vessels when we do have a named storm that impacts our coast. There's money that's allotted to reimburse you for your expenses when hauling out the vessel for storm events to keep it protected and prevent a loss.

## LINES AND BUMPERS

If you plan on leaving your boat in the water, whether moored or attached to a dock, make sure you have heavier, thicker, and extra lines with plenty of slack and chafing gear attached to accommodate for harder winds, currents, higher tides and storm surge. You will also want to put out all bumpers to account for unknown occurrences. Even if your boat doesn't bounce off a dock, someone else's boat or floating dock may come loose and get pushed into yours.

## MOORING

For a mooring situation, consider a "snug harbor" that is protected on all sides from open fetch. Consider though that storm surge and extreme high tides commonly combine to reach levels ten feet above normal and potentially higher. This may expose an otherwise sheltered harbor to open wind and fetch as sea levels rise above and pour over surrounding sea walls and jetties. If possible, inspect all mooring chains, anchors, couplers, and lines. Consider using extra length on your lines as higher tides will increase the angle of the anchor line and potentially pull free if the ratio becomes too small.

## DOCKING

The BoatUS CAT team estimate that better dock line use and arrangement could have saved upwards of fifty percent of damaged boats at fixed docks. Larger longer lines tied properly will protect against chafing and impacts against the docks and pilings. There's an old saying that "Those who can't tie a knot, tie a lot!" If you are unfamiliar with simple strong ways to tie off to a cleat, a piling, etc. we recommend doing a little bit of research on how to properly secure a line, versus creating a rat's nest of dock lines that ironically will either unravel or never get untangled. That being said, an effective "web" of properly tied dock lines evenly spread provides the most stability in a storm. Keeping your boat spaced evenly from pilings and the dock itself will prevent damage to the hull, engine, and swimming platforms which are particularly susceptible to causing a loss. A floating dock is even nicer because it will rise and fall with the tide. Just be sure to take note of how high the pilings are that it's collared to. If the tops are only 6 feet above normal tide levels, you should reconsider. The whole dock could float away with your boat in an 8-10' storm surge.

## LIFTS

If you're wondering where not to ever keep your boat during a storm...here's the answer: Boat lifts! Boat lifts often get destroyed during a storm. The other issue is rising tides will simply float your boat right off the lift.

## MARINA STORAGE RACKS

Although they are made of steel, these high-rise racks are nowhere near hurricane proof. Hurricane Wilma alone caused the collapse of three large storage racks holding thousands of boats. Newer structures are going to be made with higher standards, but most marinas should know the wind rating for their structures so that you can make an informed decision when the time comes. If it's an older structure, it may not have the integrity needed to withstand hurricane force winds.

## CANALS AND RIVERS

Finding a "hurricane hole" up in a sheltered waterway such as a river or canal can provide protection for vessels. Depending on whether you are in a neighborhood canal or up in a tributary of a local river, suspending your boat in the middle a web of mooring lines can provide much more protection than being left at a dock. Just make sure the bow is facing towards the entrance of the waterway and that you're not obstructing a navigable waterway.

This can be achieved using both sides of the canal or a combination of anchors and lines tied to trees on shore.

One more very important point that we would like to get across and always keep in mind when discussing hurricanes and insuring your vessel, dock, marina, etc., please don't wait till that storm watch or warning is in effect. Once a storm warning or watch is in effect for a certain area, carriers will lock binding authority and there is no way to bind new coverage for your vessel or property. You will have to wait until that watch or warning has been lifted or the storm has passed. You may potentially have to go through that storm without any coverage whatsoever.

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If you have questions regarding hurricane season and how it pertains to your boat, dock, or marine insurance please feel free to reach out us [insurance@wellsins.com](mailto:insurance@wellsins.com) or 910.762.8551