

PREPARING FOR A HURRICANE

Dear Boater,

No doubt, many of you heard about hurricane warnings that may hit LI shores. We'd like to make you aware of the precautions one should take on securing his/her boat and/or having appropriate insurance. This season we have experienced a lack of concern with some boaters not servicing or monitoring their boat particularly after the heavy rains we have had recently. This attitude could result in more damage to boats and/or the marina when a hurricane strikes.

In preparation for a severe pending storm, one should consider the following:

1. Remove the boat from the marina, if possible, and store on land.
2. If it's not possible to remove boat from marina, remove portable equipment off the boat. This includes antennas, deck chairs, canvas and sails.
3. In addition, remove all insurance and ownership documents from the boat. Store this material in a safe place on shore.
4. Double up on docking lines with consideration for extreme changes in tide levels due to storm surge.
5. Disconnect shore power cables.
6. Make sure batteries that run bilge pumps are fully charged. Verify the operation of the bilge pump. We have noted faulty operation of boat bilge pumps in previous storms.
7. Place additional fenders around the boat for protection against other objects that may strike the boat.
8. Secure all cabin latches and/or portal windows.
9. Remove any privacy canvas on boat windshield.
10. Review your insurance policy coverage as related to a hurricane storm.
11. If your boat is insured by a homeowners policy, verify your boat is covered for a major storm.
12. Verify that your insurance policy will cover you for hull damage.
13. Verify your insurance policy will cover you for wreckage removal and fuel spill cleanup.

These are some of the things a boat owner should know about in regards to a pending major storm. It is unfortunate that many boat owners do not have adequate insurance, and only find out after the storm is over. A few extra steps with boat monitoring and insurance policy reviewing could help you to avoid a boating catastrophe situation.