



# Hurricane Preparation Tips for Boaters

[www.acemarineinsurance.com](http://www.acemarineinsurance.com)

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](http://www.acemarineinsurance.com) to download this complimentary safety brochure.

Please visit [www.acemarineinsurance.com](http://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

-  **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.
-  **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.
-  **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.
-  **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.
-  **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.
-  **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.
-  **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.
-  **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.
-  **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, your insurance agent, and claim reporting number of your insurance carrier, and keep them on hand.
-   **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.

Please see reverse side for important insurance coverage information.



ace recreational  
marine insurance

# ACE Recreational Marine Policy Coverages

[www.acemarineinsurance.com](http://www.acemarineinsurance.com)

**Another important component in preparing for a hurricane or any severe storm is to make certain your insurance policy is current and to review the policy thoroughly. The policy includes an abundance of helpful and advisory information.**

For more than two centuries, ACE has been the choice of conscientious boat owners nationwide. We offer superior coverage for all sizes of vessels – from ski boats to large luxury yachts – and our policies have long been considered the standard by which others are measured. ACE policies provide comprehensive coverage along with unique benefits and features, including:

**Agreed Value Coverage** – We pay the entire agreed amount, with no deductible, for a total loss.

**Replacement Cost Loss Settlement** – Repair or replacement of your covered property is paid for without deduction for depreciation on most partial losses.

**Liability Protection** – Limits of coverage to suit your personal needs, including: legal defense costs, pollution and contamination coverage, wreck removal and Jones Act coverage for paid crew.

**Medical Payments** – Reasonable medical and related expenses are included for all those onboard, or boarding or leaving, the covered vessel. Optional and customized limits are available.

**Uninsured Boater Coverage** – Pays for bodily injury to persons aboard the insured watercraft who are injured by an uninsured owner or operator of another vessel.

**Federal LHWCA** – When liability coverage is purchased, coverage is automatically provided for those employed aboard the vessel who are within the jurisdiction of the Federal Longshore and Harbor Workers' Compensation Act.

**Personal Property & Fishing Equipment Coverage** – Protection is automatically included for the clothing, personal effects and fishing gear of the boat owner and guests. Optional higher limits are available.

**Towing & Assistance** – Provided free of charge with optional limits available.

**Tender/Dinghy Coverage** – Automatically included, with optional limits and deductibles available.

**Trailer Coverage** – Optional protection is available with a low deductible.

**Hurricane Haul-out Coverage** – Optional protection may be available in select storm-prone areas and provides coverage for haul-out and storage fees when necessary to protect an insured vessel during a named storm.

Whether you're interested in coverage for a large yacht or small runabout, or a policy to cover pleasure, corporate or occasional charter use, ACE can offer the protection you need.

- Pleasure Yachts 27 feet or larger
- Recreational Boats less than 27 feet
- Mega-Yachts and Luxury Sailboats
- Sport Fishing Boats
- Classic and Vintage Boats and Yachts
- High Performance Vessels
- Ski Boats
- Personal Watercraft
- Select Charter Vessels
- Many other programs available

Please visit [www.acemarineinsurance.com](http://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 Recreational Marine Insurance and its predecessor company have been continuously providing marine insurance coverage since 1792.

ACE Recreational Marine Insurance (ACE) is the marine marketing and underwriting division of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies. Insurance policies issued by ACE are underwritten by the insurance companies of ACE USA that are rated\* A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor's. \*Company ratings as of July 1, 2009.

The information, material and descriptions contained herein are intended only as a general overview of certain types of insurance or insurance-related services provided by ACE Recreational Marine Insurance. The description(s) of insurance services herein shall not amend, modify, replace, alter, or otherwise change the actual terms or conditions in any policy issued by the insurance companies of ACE USA. Please consult your policy for precise terms, limits, exclusions and conditions. The insurance coverage(s) and/or program(s) described herein are available to qualified customers of ACE Recreational Marine Insurance only and coverage may not be available in all states.