PREPARING YOUR BOAT FOR A HURRICANE

Hurricanes are devastating natural events, quickly causing significant destruction over a wide area. American Family will be there to help you and has created this handout to help you protect your boat against such a catastrophe. Following these simple, step-by-step tips will help you maximize safety and minimize damage to your property.

WHAT YOU SHOULD DO NOW

Developing a detailed plan of action prior to hurricane season will make handling a severe storm easier and less stressful. Take into consideration the type of boat you own, the local boating environment, the severe weather conditions likely to occur in your region and the characteristics of safe havens and/or plans for protection.

Here are some additional steps you should take as soon as possible:

• Find out your marina’s policy for handling hurricanes.
• Learn the storm surge history and elevation of your area.
• Learn safe routes inland and plan ahead of time where you will evacuate to.
• Determine if the boat will remain at berth during a storm or if it should be moved to safe anchorage or transit by land or water.
• If the boat will be moved, know the length of time needed for transit.
• If using a trailer, ensure it is in proper operating condition. Check tires (including spare), wheel bearings, brakes (if so equipped), towing hitch and lights.
• Create a hurricane supply kit with items such as flashlights, first aid kit and batteries for radios, as well as any additional equipment you might need, including extra mooring lines, anchors, chain, chaffing gear, fenders, swivels, shackles, duct tape and wood plugs (exhaust ports).
• Complete an inventory of your boat with video equipment or photos and store in a safe place.
• List equipment to be removed from the boat and its storage location; canvas, sails, bimini tops, electronics, dinghy, outboard motor and personal items. Secure everything that can’t be removed.
• Keep all legal documents, registration, insurance policy, marina rental agreements and such in one container at a location different than the boat.

WHEN A HURRICANE THREATENS

• Implement your marina’s hurricane response responsibilities.
• Remove anything that can become loose during the storm such as the canvas, sails, bimini tops, electronics, dinghy, outboard motor and personal items.
• Secure all loose gear above and below decks, secure all hatches, close all ports and windows. Pump all bilges dry. Plug exhaust ports.
• Disconnect all power and water lines from the boat.
• Don’t stay aboard any vessel in the path of a hurricane.
FOR BOATS IN THE WATER

If you leave your boat in the water, take extra precautions. Review your dock contract. It may require you to take certain steps or to leave the marina when a hurricane threatens. Ask the marina manager what hurricane plan the marina has in place.

- For boats at a dock, double all lines but provide enough slack so your boat can rise with the higher tides. Rig crossing spring lines fore and aft. Connect lines to as many cleats on your boat as possible and, if available, use towing eyes in the hull as additional attachment points. Attach lines high on pilings to allow for tidal rise or surge. Make sure all lines will not slip off pilings. The boat should resemble a spider suspended in the center of a large web.
- Use chafe protectors at any potential chafe points.
- Ensure the batteries are fully charged so you’ll have power for your bilge pumps. Inspect the bilge area for any debris that could clog your pumps.
- If keeping your boat in a canal or waterway, secure it using a combination of anchors and lines tied to trees ashore but away from open water, tall banks and homes. Obtain the property owner’s consent if using trees on private property. More lines and anchors are better.

FOR TRAILERED BOATS

If your boat can be towed by trailer, the best protection is to drive it far outside the storm’s path. Your next best choice is to park the boat inside a sturdy structure away from the tidal surge.

If you are unable to place your boat in a safe area, make sure to:

- Stay away from trees and power lines.
- Don’t park in the space between two buildings, which can become a funnel for wind and debris.
- Let some air out of the tires and block the wheels to steady your trailer.
- Drive lengths of steel rebar into the ground, and use those to tie your boat down in all directions.

TAKE MEASURES TO PROTECT YOUR PROPERTY FROM FURTHER DAMAGE

After the storm has passed and authorities deem it safe to return, there are several things you can do to prevent further damage and stay organized.

- Complete a post-storm inspection determining the extent and types of damage to your boat.
- Protect all undamaged property and secure the boat as best as possible to protect it from further damage.
- Empty any water out of the bilges and check for leaks that may not be readily apparent.
- Don’t start permanent repairs or dispose of damaged parts until an American Family claim adjuster can inspect the damage or give further instructions. If you must start repairs or dispose of damaged parts before an American Family claim adjuster can inspect the damage to your boat, take pictures or videotape the boat’s condition after the storm, making sure to fully document all damage to your boat. Keep all estimates and receipts of all repairs performed.
REPORTING A STORM CLAIM

Report any damage to American Family’s Claim Customer Care Center, 1-800-MY-AMFAM (1-800-692-6326), or your agent as soon as possible.

TELL US WHERE YOU CAN BE REACHED

Safety is your first priority. Sometimes this means leaving the damaged area to seek shelter. Please share your temporary address and phone number with your agent or claims adjuster as soon as it’s convenient.

THE CLAIMS PROCESS

The aftermath of a severe storm can be a trying and traumatic time. Take comfort in the knowledge that American Family and our claims teams will be there to make the damage assessment, and recovery process as fast and painless as possible.

- When the claim adjuster visits your boat, he or she will develop estimates on the damage to your boat. Be prepared to point out all areas of concern.
- Meet with the claim adjuster, if asked, to discuss the claim and restoration process.
- Keep all estimates and receipts of all repairs performed.

This handout is for information purposed only and does not afford any coverage. Please read your policy, including all endorsements, and review your declarations page for complete information about your coverage. If there is any conflict between the policy and this handout, the provisions of the policy will prevail.