

PERSONAL LINES

Severe Weather Preparedness for Boat & Yacht Owners

How to Protect Your Boat Before, During, and After a Storm



Hurricanes, gales, severe windstorms, microbursts and flooding pose a significant risk to yachts in locations prone to extreme weather, especially in coastal regions.

With storm intensity and frequency increasing in nearly all regions, and severe storms hitting earlier and later in the season than ever before, the need for proactive preparation, planning, and quick action has never been greater. A well-thought-out and executed severe weather plan can mean the difference between minor damage to facing a total loss. This guide provides essential steps and key actions to help yacht owners prepare, respond, and recover from hurricanes, gales and windstorms alike.



Proactive Preparation Tips

Severe weather preparedness starts long before a storm is on the horizon. By developing a plan, securing essential storm preparation supplies, and understanding your insurance coverage, you can help minimize risk and ensure a smoother post-storm process.

Create a Severe Weather Plan and Safe Storm Location Strategy

- Determine whether your yacht will need to be hauled out, moved to a safer location, or secured in place. Use past storm data, elevation information of dry land locations, and your marina or yacht club's policies to help determine the safest location.
- Identify safe storage locations, such as inland boatyards, dry storage facilities, protected marinas, or local protected "hurricane holes." Consider elevation, flooding potential, presence of trees, hurricane rating of storage buildings/racks, and other environmental factors when determining on-land storm storage locations.
- Secure and negotiate storm storage and haul-out agreements well before hurricane season, as space and capacity can fill up quickly. Understand timing and notification processes to activate your storm plan.
- In making your plan be sure to consider anticipated wind directions, storm surge water levels and what potentially the sea state in the area will be.

Create a Storm Protection Supply Kit

- Include heavy-duty dock lines, extra-long lines, chafing protection, additional large fenders, fender boards, and smaller line for lashing smaller equipment and canvas that cannot be removed.
- Procure additional ground tackle, storm anchors, anchor chain, and additional mooring lines.
- Have access to spare bilge pumps, hoses, back-up bailing systems, and a manual bailing device.
- For post storm recovery actions, have access to waterproof flashlights, a charged handheld VHF radio, and backup power sources (such as a battery bank).

Manage Documentation and Maintain an Updated Inventory

- Maintain an updated inventory of all onboard equipment including electronics, fishing gear, canvas, and valuables, noting brand, model, and serial numbers.
- Take high-quality photographs of your yacht from multiple angles, capturing all critical areas, gear, equipment, and electronics.
- Store hard copies of registration, insurance documents, marina contracts, and maintenance records in a waterproof folder on your yacht, with back-up hard and/or digital copies in an alternative location.
- Review and understand your insurance policy coverage, particularly clauses on named-storm coverage, haul-out reimbursements and requirements, equipment coverage, and liability for damage to other boats or docks. Keep insurance company and claims reporting contact information in an easy to access location.

Establish a Response Team and Contact Information List

- Designate a trusted person to execute your storm plan if you're away during a hurricane or severe storm.
- Maintain updated contact information for your marina or yacht club staff, harbor master, haul out services, emergency services, insurance company, and fellow nearby yacht owners

Trailerable and Non-Trailerable Boats

- **Trailerable boats:** Ensure your tow vehicle is capable of handling the load. Inspect trailer tires, bearings, and axles before every season to prevent last-minute failures. If moving the boat to a safer inland location. Consider elevation and flooding potential of inland locations. Remove all equipment and lash anything that cannot be removed. Use heavy lines to secure the boat to the trailer and place blocks between the frame and axle for added stability. Block trailer in both directions. For lightweight trailerable boats, consider partially filling the boat with water to prevent it from being lifted by high winds.
- **Non-trailerable boats in dry storage:** If storing your yacht on land, lash it securely to its cradle with heavy-duty lines. Consider adding weight to the bilge to prevent shifting during high winds and storm surge. Never leave a boat on a hydro-lift or davits. Remove all equipment and lash anything that cannot be removed.
- **Non-trailerable boats in wet storage:** If your yacht remains in the water, typically your options include securing it in its marina berth or dock, mooring it in a designated hurricane hole, or hauling it out. Each requires a different, well thought out strategy.



Create a Detailed Storm Plan

Your storm plan should outline exactly what steps you will take to secure your yacht when a hurricane or severe storm is approaching. Whether you haul it out, move it, or secure it in place, each option requires careful planning.

Mooring Considerations

- Inspect your mooring system and confirm it is designed for extreme weather conditions.
- If using an anchor, deploy multiple anchors at different angles to prevent swinging.
- Use helix moorings, which provide superior holding power compared to traditional concrete blocks.

Electrical and Engine Preparation

- Turn off fuel lines, disconnect shore power, and shut down non-essential electrical systems.
- Test and verify that bilge pumps are working properly, with float switches in optimal condition. Consider installing back-up standalone battery bilge pumps. Keep your bilges free of debris that could potentially prevent the bilge pump from working to capacity or at all.
- Remove all valuable electronics, and store them in a safe dry place.

Securing in Place

- Double all dock lines, using spring lines and crossing them fore and aft to allow for tidal fluctuations and rapid wind direction changes. Inspect and reinforce lines with chafing gear to prevent failure.
- Where possible, use long lines tied to secure to alternative structures, such as pilings, bulkheads or trees. Do not rely only on dock cleats.
- Always use multiple points of attachment, including anchors, dock lines, extra lines, and/or moorings.
- Install fenders and fender boards along both sides to prevent damage from nearby boats or structures.

Before the Storm

When a storm is imminent, time is of the essence. You must act quickly to activate your storm plan, secure your yacht, gather necessary supplies, and relocate if necessary.

Relocation Timeline

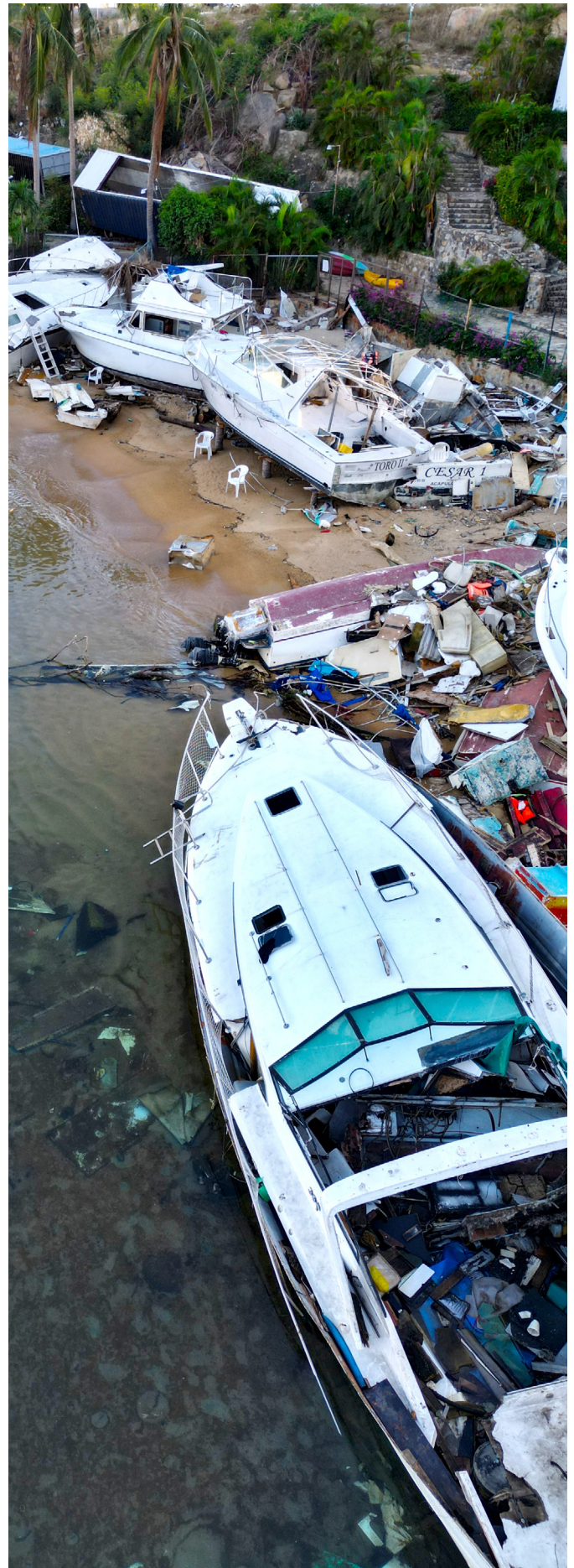
- Take action to move or secure your yacht as soon as a possible.
- If hauling out, confirm your appointment with the boatyard or haul-out company, and allow ample travel time before conditions worsen.

Securing Your Boats and Yachts

- Remove or tightly secure all loose items, including electronics, dinghies, deck boxes, life-rafts, deck furniture, fishing gear, sporting equipment, and more.
- Remove or secure sails, canvas, biminis, and anything else that could catch wind.
- Seal hatches, portholes, and vents with duct tape or waterproof covers to prevent water intrusion.

Final Safety Measures

- Fully charge onboard batteries to ensure automatic bilge pumps remain operational. Keep your bilges free of debris that could potentially prevent the bilge pump from working to capacity or at all.
- Take final photos of the secured vessel for insurance documentation.
- Evacuate the area before winds, storm surge and weather exceed safe travel speeds.
- Heed all local evacuation orders and mandates.
- Do not stay aboard your boat during a storm. Storm surge, high winds, flooding, and flying debris make remaining onboard extremely dangerous.



Recovery - After the Storm

After the hurricane passes, and before going to inspect your yacht, wait for local authorities to clear the roads and grant safe access to the area.



Safety first when assessing damage

Wear protective clothing and be cautious of debris, submerged objects, and downed or exposed power lines that could pose a risk of electrocution. Approach marinas or dock carefully, as structures may be unstable or damaged. Beware of unseen damage on and around docks. Never walk or drive through flooded areas. Be careful not to put yourself or anyone at safety risk.

Notify the necessary authorities

Report your situation to the relevant authorities in the event of theft, vandalism, collision, or bodily injury.

Photograph and document

Take pictures and videos of the damage and relevant surroundings. Make careful notes of what happened and document the details. Inspect the yacht and associated personal property carefully.

Protect and make temporary repairs

Take necessary steps to protect your yacht and property from further loss. Make only necessary temporary repairs. Stay safe in doing so.

Inspect before making permanent repairs

Do not begin permanent repair work until the insurance carrier inspects or surveys the damage. Do not throw away any damaged items or materials until the insurance company has inspected and given approval to discard.

Refrain from admitting liability or fault

Do not engage in actions that could result in further damage. Let your insurance carrier adjuster handle the claim on your behalf and make any coverage determinations.

Work with professional salvage and repair services as required by your insurer

Work with a certified yacht technician or professional to check for hull integrity, hull leaks, fuel leaks, and electrical hazards. Test bilge pumps, battery power, electrical systems, and engines. Consult your insurance company and/or policy before engaging with a salvage, remediation, or towing company.

Insurance and Claims Considerations

Your yacht insurance policy plays a critical role in your hurricane recovery in the case of damages. Understanding its terms can help you navigate the claims process smoothly. Yacht owners who take proactive steps can significantly reduce hurricane-related damage. A well-planned storm strategy, along with a robust yacht insurance policy, can help you protect your yacht, avoid costly damages, and ensure a smooth recovery.

Review your yacht policy coverage before the storm and before filing a claim

- Not all yacht insurance policies are the same, and storm coverage can vary widely between policies.
- Verify limits on personal belongings and high-value equipment stored onboard.
- Speak with your insurance broker to confirm whether and how your policy covers named-storm haul-outs, salvage, damage, and wreck removal. Understand the requirements to trigger the coverage.
- Understand your coverage and know your obligations. Some policies require proactive measures, such as relocating your vessel when a storm warning is issued. Failure to follow best practices may impact claim approval.

Report claims directly to the carrier

- The most efficient way to start the claim process after a storm is to report the claim directly to your insurance carrier using the claim reporting contact information found on your policy or the carrier website.



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