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**News
Release**

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ACE Recreational Marine Insurance Announces Top Ten Hurricane Safety Tips for Boaters

PHILADELPHIA, June 2, 2014– With the hurricane season upon us, climate experts at the National Oceanic and Atmospheric Administration (NOAA) advise of a “near-normal or below-normal” number of storms in the Atlantic this year, largely due to the increasing chance of an El Niño weather pattern. NOAA scientists predict a 70 percent chance of between 8 and 13 named storms in 2014, and 1 to 2 storms that could become major hurricanes of Category 3 strength or higher.¹ Nevertheless, boaters in hurricane-prone regions should be prepared for the worst. “Even though we expect El Niño to suppress the number of storms this season, it’s important to remember it takes only one land falling storm to cause a disaster,” warns NOAA Administrator Kathryn Sullivan.

“Boat owners should take heed of Administrator Sullivan’s point, as well as another mentioned in an NOAA/COC report,” said Damon R. Hostetter, Senior Vice President, ACE Recreational Marine Insurance. 1992 was an El Niño year with only seven hurricanes, but the first was Andrew. Boaters should keep in mind that resources and time may be limited once a storm is heading your way, so it’s important to be prepared and have contingency plans in place beforehand, which is why we issue our list of the top ten hurricane safety tips for recreational boaters every year.”

ACE Recreational Marine’s Top Ten Hurricane Safety 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.*

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¹ http://www.noaaneews.noaa.gov/stories2014/20140522_hurricaneoutlook_atlantic.html



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2. *Owners of trailerable boats should ensure their boat is secured on its trailer, well in advance of the storm. Make certain to trailer or transport the boat on its trailer as far from the predicted storm path as possible.*
3. *Owners of non-trailerable boats in wet storage have options that include: 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, 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, 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. Prepare and take action early. Above all, safeguard human life.*

According to Mr. Hostetter, the more knowledgeable recreational boaters are about proactive safety practices on the water, the better. “Along with taking precautionary measures, one of the most important components to protect you and your boat during a storm is to read and thoroughly understand your insurance policy well in

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advance. You should ensure the policy’s coverage adequately meets your needs. It is vital to understand the specifics of your policy coverage, exclusions, and your duties as a vessel owner. ACE offers Hurricane Haul-Out Coverage, which provides clients who reside in storm-prone areas with coverage for haul-out and storage fees when necessary to protect an insured vessel during a named storm,” he noted. “Along with this, ACE also offers reimbursement of labor expenses associated with marina personnel who prepare your vessel in advance of a named storm, should you be traveling or otherwise unable to protect the vessel yourself. It is coverages like these that boat owners need to be aware of well in advance of an impending storm.”

ACE also offers free guides including *Hurricanes and Severe Storms* and *Hurricane Preparation Tips for Boaters*, which include detailed recommendations and tips for the owners of trailerable and non-trailerable boats to undertake prior, during and after a storm. Please visit www.acemarineinsurance.com to download, by selecting “Pleasure Boats and Yachts” on the homepage and clicking on the “Safety and Loss Prevention Tips” link in the “Boater Learning Center” section.

ACE Recreational Marine Insurance, part of ACE Private Risk Services, has been serving marine clients for more than 200 years, since 1792 when its predecessor company wrote its first marine insurance policy in the United States. ACE offers exceptional all-risk insurance coverage to protect the entire spectrum of pleasure yachts and boats, including classic boats, luxury mega-yachts and sailboats, sport fishing boats, ski boats, personal watercraft and select charter vessels. Product highlights are summaries only; please see actual policy for terms and conditions. Products may not be available in all states.

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