

# ACE Recreational Marine Insurance Announces Hurricane Safety Tips for Boaters: Climate Experts Predict Worse than Usual Season

**Release Date:**

Monday, July 22, 2013 4:34 pm EDT

**Terms:**[North America](#) [USA](#)**Dateline City:**

PHILADELPHIA

PHILADELPHIA--(BUSINESS WIRE)--With the hurricane season already upon us, climate experts at the National Oceanic and Atmospheric Administration (NOAA) advise of an "active or extremely active" hurricane season this year. NOAA scientists predict a 70 percent chance of between 13 to 20 named storms this year, with 7 to 11 that could develop into hurricanes, and of those, 3 to 6 could become major hurricanes of Category 3 strength or higher, with top winds of 111 mph or greater.<sup>1</sup> The seasonal average is 12 named storms and 6 hurricanes, with 3 developing into major hurricanes. Any probability of a hurricane or a severe storm is cause for boaters in hurricane-prone regions to have preparation plans in place. "With the devastation of Sandy fresh in our minds, and another active season predicted, everyone at NOAA is committed to providing life-saving forecasts in the face of these storms and ensuring that Americans are prepared and ready ahead of time," said acting NOAA Administrator Kathryn Sullivan, Ph.D, in a NOAA-issued press release.

Boat owners and the marine community should take proactive measures each year to minimize the potential for injuries and reduce damage to boats. ACE Recreational Marine Insurance has released its top ten list of important tips to help recreational boaters protect their vessels as well as other property on board during the hurricane season. "The best defenses to protecting your boat from hurricanes or any severe weather are planning, preparation and timely action," said Damon R. Hostetter, Senior Vice President, ACE Recreational Marine Insurance. "It's important for boat owners to be aware of preventative measures they can take during the hurricane season. Preparation and contingency plans should be in place before the hurricane season, and well in advance of an impending storm. Resources and time are limited once an active storm is headed your way."

The following precautionary suggestions are guidelines to be used by the marine community to help prevent injury or possibly reduce property damage.

## 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.
2. *Owners of trailerable boats should ensure their boat is loaded onto its trailer, well in advance of the storm.* They should 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 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, 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.

According to Mr. Hostetter, the more knowledgeable recreational boaters are about proactive safety practices on the water, the better. "In addition to taking precautionary measures before any severe storms, one of the most important components to protect you and your boat is to read and thoroughly understand your insurance policy well in 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 preparation 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](http://www.acemarineinsurance.com) to download these safety brochures, by selecting the "Customer Resources" link under "Pleasure Boats and Yachts" on the homepage, clicking on the "Boating Safety and Loss Prevention Tips" link, and then choose the brochure by title. To learn more about ACE Recreational Marine Insurance and obtain valuable information on a wide range of other safety and loss prevention topics, please visit [www.acemarineinsurance.com](http://www.acemarineinsurance.com).

ACE Recreational Marine Insurance, part of the ACE Private Risk Services business of the ACE Group, has been serving marine clients for more than 200 years, since 1792 when its predecessor company wrote the very first marine insurance policy issued 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, high performance vessels 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. Insurance policies issued by ACE Recreational Marine Insurance are underwritten by the insurance companies of ACE USA.

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<sup>1</sup> [http://www.noaaneews.noaa.gov/stories2013/20130523\\_hurricaneoutlook\\_atlantic.html](http://www.noaaneews.noaa.gov/stories2013/20130523_hurricaneoutlook_atlantic.html)

### **Language:**

English

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### **Ticker Slug:**

*Ticker:* ACE  
*Exchange:* NYSE

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**Source URL:** <http://news.acegroup.com/press-release/north-america/ace-recreational-marine-insurance-announces-hurricane-safety-tips-boater>