



YACHTINSURE HURRICANE PLAN (06-19)

Yachtinsure has a generous Hurricane Haul Out contribution program of up to \$1,000 per storm. Please see Section K within your policy wording for further details.

INSURED DETAILS			
Owner(s) Name			
Address:		Phone (Home):	
		Work:	
		Mobile:	
		Fax:	
		Email:	

DETAILS OF YACHT			
Vessel Name:		Type / Model:	
Year of Build:		Port of Registry:	
Hull Identification Number:		Other Identification Number:	

INFORMATION REQUIRED		
<p>1. Who is going to be responsible for the vessel before and after the hurricane?</p> <p>If different from the above, please specify.</p>	Name:	
	Address:	
	Phone (Work):	
	Mobile:	
	Fax:	
	Email:	
<p>2. What is the name, address and contact details of the marina or residence where the vessel is kept?</p>		
<p>3. How frequently, do you or the person named above visit the vessel?</p>		
<p>4. Who if other than the Insured, has the authority to move and or prepare the vessel for a storm?</p>	Name	
	Phone:	
	Email:	
<p>5. How many <u>lines</u> are going to be used to secure the vessel and what is the <u>diameter</u> and <u>material</u> of those lines?</p> <p>Please see pages 3 & 4 for guidance.</p>	Number:	
	Diameter:	
	Material:	
<p>6. Will the number of lines be doubled in the event of a named/numbered windstorm?</p>	Yes / No	



YACHTINSURE

7. If the vessel is stored ashore please describe how it is secured and what precautions are taken to minimize damage. Please provide all details of the lines / straps used to secure the vessel. Please see pages 3 & 4 for guidance.	
8. Will all canvas and/or biminis and/or cushions and/or outriggers be removed and/or valuables and/or valuable equipment?	Yes / No
9. If the vessel is to be moved to a hurricane hole, what is the travel time by water? If there are any bridges, will they open prior to the hurricane?	
10. What arrangements have you made for the safety of your vessel in the event that a named storm warning is issued?	
11. What are your alternative plans in the event that the above plan becomes unlikely?	
12. Have you ever had to prepare for a storm before?	Yes / No
13. If possible, please provide a suitable diagram of how the insured vessel is secured:	

DECLARATION

To the best of my knowledge and belief the information provided in connection with this hurricane plan is true and I have not withheld any material facts*. I understand that non-disclosure or misrepresentation of a material fact* may entitle underwriters to void the insurance.

*A material fact is one likely to influence acceptance or assessment of this hurricane questionnaire / plan by underwriters; if you are in any doubt as to whether a fact is material or not you must disclose it.

This hurricane plan and the information provided in connection therewith contain statements upon which underwriters will rely in deciding to accept this insurance. Should a contract of insurance be concluded this hurricane questionnaire will form the basis of the insurance contract.

Non-compliance may result in claims being denied. If the circumstance does not allow for compliance with the hurricane plan, Yachtinsure should be consulted immediately.

Signed:	Full Name:	Date:
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Hurricane Preparation Guidance (19-06-2019)

The industry estimation is that as many as 50% of the boats damaged at fixed docks during hurricanes could have been saved by using better dock lines: lines that were larger, stronger, arranged better, and/or protected against chafing. Independent studies have shown that boats stored ashore were far less likely to sustain damage than those kept in the water. It is not advised that you keep your boat on a lift or davit since it would be extremely vulnerable to storm surge. Waters will likely rise higher than the boat can be raised. If possible, boats on lifts or davits should be taken off and stored ashore, above previous years' high water levels.

1. Vessels Stored in Water

- A spider web formation should be used.
- Strip all loose gear, bimini tops, exterior cushions, isinglass, outriggers, main sails and headsails, and canvas covers to reduce windage.
- The more lines and anchors, the better.
- Tape the seals on all opening windows and deck hatches to prevent leakage from wind driven rain and saltspray
- Lock companion way hatch/door to prevent looting.
- Ensure that batteries are fully charged to cope with extra demand on the bilge bumps. Bilge pumps should be serviced and cleared of any debris.

Your Vessel's LOA Determines Line Detail, as follows:

Vessel LOA	Guideline Description
<i>Up to 30'</i>	4 - 6 lines for normal conditions to be <i>doubled</i> in the event of a Named windstorm. Line diameter to be minimum of 1/2".
<i>31' – 45'</i>	6 lines for normal conditions to be <i>doubled</i> in the event of a Named windstorm. Line diameter to be minimum of 5/8".
<i>46' – 60'</i>	8 lines for normal conditions to be <i>doubled</i> in the event of a Named windstorm. Line diameter to be minimum of 3/4".
<i>61' – 80'</i>	10 lines for normal conditions to be <i>doubled</i> in the event of a Named windstorm. Line diameter to be minimum of 3/4".
<i>81' +</i>	12 lines for normal conditions to be <i>doubled</i> in the event of a Named windstorm. Line diameter to be minimum of 1".

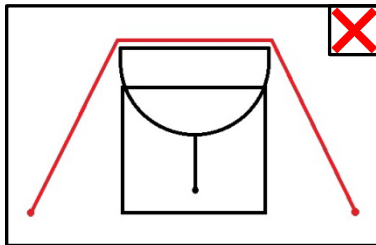
2. Vessels Stored Ashore

- If your vessel is ashore during a hurricane it should be stored well above the anticipated storm surge.
- Strip all loose gear, bimini tops, exterior cushions, isinglass, outriggers, main sails and headsails, and canvas covers.
- Tape the seals on all opening windows and deck hatches to prevent leakage from wind driven rain and salt spray.
- Tape covers over the navigational displays, stereo units, etc.
- Removal of the mast is highly desirable.
- Using jackstands alone is not enough, as over time the hull can be easily worked out of position by wind gusts and rising water is of course also a concern.

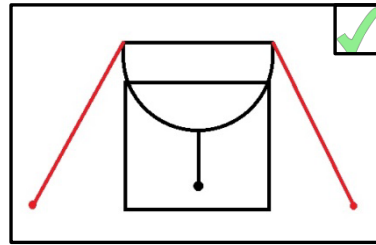
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- Jackstands should be anti-slip and be chained together to prevent movement. If the ground beneath the jackstands is anything other than concrete, a minimum of 3/4" plywood should be placed under each stand, which the jackstand is secured to. No wood should be placed between the jackstand and the hull.
- Using a minimum of 4 straps and/or 4 mooring lines positioned evenly, ensure that your boat is secured to some form of anchor point such as eyes set in concrete or helical anchors drilled into the ground. Use straps with little or no stretch to them. The more straps and/or mooring lines used the better.
- According to industry experts, over the past few hurricanes, this technique of anchoring and strapping down boats ashore has proved to be extremely effective in minimizing the amount of damage seen. Straps placed amidships are much more effective in preventing the vessel from overturning.
- If the vessel will be stored indoors, the building must be hurricane-rated.

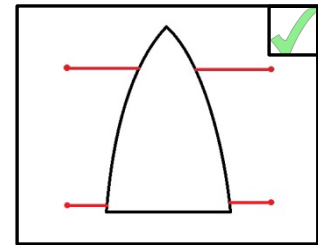
***We are unable to provide named/numbered windstorm coverage for vessels that are stored ashore and not secured to the ground.**



Straps should not extend over the boat from one side to the other.



Each strap must be secured from one side of the boat to the ground.



Straps should be positioned evenly at each end of the boat opposite each other.

3. Vessels Stored on Davits and Lifts

- Tie the boat securely to its lifting machinery and adjacent pilings to prevent it from swinging or drifting away with a minimum of 4 3/4" lines for vessels up to 40' and 6 3/4" lines for vessels 41' and above.
- Use fenders anywhere the vessel could come into contact with pilings and lift your motors.
- Strip all loose gear, bimini tops, exterior cushions, isinglass, outriggers, main sails and headsails, and canvas covers.
- Tape the seals on all opening windows and deck hatches to prevent leakage from wind driven rain and saltspray.
- Tape covers over the navigational displays, stereo units, etc.

4. Vessels Stored on Trailers

- Block the wheels.
- Wooden blocks placed between the trailer's frame and springs support the added weight.
- Secure the boat to the trailer using a minimum of 2 – 4 lines/straps.
- If stored outdoors, secure the trailer to trees/buildings/ground or with anchors or augers.
- Strip all loose gear, bimini tops, canvas covers, electronics, and then lash the boat to the trailer.
- Tape covers over the navigational displays, stereo units, etc.
- Immobilise the trailer to prevent theft.

***We are unable to provide named/numbered windstorm coverage for vessels that are stored in/on outdoor racks.**