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INSURANCE GROUP**

*and our agents/brokers
work together to protect
your marine business assets.*

*Great American's team of
marine underwriters, claims
adjusters and loss prevention
specialists combine to offer
outstanding insurance
protection.*

OCEAN MARINE INSURANCE

CASUALTY INSURANCE

PROPERTY INSURANCE

For Marina Operators and Boat Dealers



OCEAN MARINE DIVISION

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*We protect the assets of our client; provide a
fair return for our owners; and create a secure,
challenging, and fulfilling work environment.*

Producer: _____

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GAIC 336A (3/04)



OCEAN MARINE DIVISION

Hurricane Damage
Prevention for

**MARINE
OPERATORS AND
BOAT DEALERS**



A marina can be held liable for the damages sustained during a storm or hurricane if the marina's preparation or execution is deemed negligent.

Hurricane preparation begins long before the winds and seas begin to rise. Preplanning the storm is an absolute necessity.

MAKE A WRITTEN PLAN

- One of the major causes of damage during a storm is drifting vessels. Plan to thin out the concentration of vessels in your marina and prioritize a list of haul-outs with a time line for accomplishing it. Be sure to give owners adequate notice.
- Define responsibilities of employees and boat owners both before and after the storm, and make sure that everyone understands them. Provide training and hold drills to ensure everyone reacts in accordance with the plan.
- Decide which employees will be available to help before, during, and after the storm based on proximity to the site and personal needs.
- Keep copies of all financial and insurance records (including those of your customers) at a safe inland location. Back up your computer and store these records off site.
- Maintain a list of contact phone numbers for your customers: Emergency Management Services, Police, and Coast Guard.

PRACTICAL BOAT AND PROPERTY PROTECTION TIPS

- Cover all windows with marine plywood.
- Place all products in the showroom and storage areas off the floor to avoid flood damage.
- Make sure that all boats are well fendered to prevent banging and chafing damage.
- Engine space vents should be secured with thin plywood and duct tape to keep out water and driving rain.
- All external electronics should be removed, including those in covered boxes.
- Double up on all mooring lines. Make sure that you have left enough slack to accommodate tidal surges of as much as ten feet. Ropes that are too tight will snap or pull out cleats. Make sure that you have good quality line, and that it is protected from chafing.
- Anchors should be used for secondary holding, or to keep boats away from docks. Anchors provide poor security in heavy winds and seas.
- Boats on trailers and chocks should be dismantled and placed on the ground. Otherwise the wind will get under them and flip them. Lash them down.
- For sailboats, remove halyards and remove the boom if possible, and lash it down ashore.



- Flying debris is a major hazard. All loose articles that may become projectiles should be removed or tied down. (Signs, barbecue grills, dinghies, chairs, tools, life rafts, and garbage cans.)
- Boat windows should be taped on the outside, and all doors and hatches secured and locked.
- Make sure that batteries and bilge pumps are operational.

AFTER THE STORM

- Provide security to prevent vandalism and theft.
- Notify owners of the condition of their boats so they can contact their own insurers.
- Take pictures of damaged property.
- Immediately notify Great American Insurance of the extent of physical damage and the approximate cost.