

# That Sinking Feeling!

Although my office is within walking distance of the Hudson River and residence only a couple of miles away, I keep my SeaDoo at our family vacation residence on Wellesley Island in the Thousand Islands in New York. Being right on the Saint Lawrence River, I can be on my ski within minutes of waking up, and I am often found touring around, going to church or grocery shopping at the 2 stores that have boat docks in Alexandria Bay, traveling to the farmer's market in Clayton, or going to Canada, which is part of the Thousand Islands. There are also many music events, poker runs, a 2 week pirate invasion week, and antique boat and car shows that I can attend either by myself or with up to 2 other passengers on my ski. I love to travel slowly taking in all of the beautiful sites in this area with miles and miles of approximately 1,800 islands that includes 2 real castles built long ago that you can tour, parks to stop at, homes to view, etc.. There is always something new to see and the weather is always changing so no 2 rides are ever the same. I am often gone for hours on these adventures.

## Your Insurance with Cathy Karas

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### - My Own Personal Real Life Experience

On Sunday, 9/16/18, it was a beautiful sunny day and I set out to buy the NY Times at one of the grocery stores and go to church, meeting my parents there who would be traveling by car, which is about a 25 minute ride over the Thousand Islands bridge from Wellesley Island to the mainland. The time it took me to get to Alexandria Bay was about 4 minutes, directly across the St Lawrence River from my house on the ski and the water was calm. After picking up the paper, I set out for the Alexandria Bay Village dock which is only about a couple of hundred yards away from the grocery store dock. As I approached the Village dock the digital reading said in my ski displayed "Exhaust Temperature High", which I assumed meant I had sucked up some weeds and I was so close to the dock I shut off the engine, coasted in and tied up. I noticed a few wisps of what I thought was steam from the overheating, but they subsided, and went off to church. My plan was to return after church with my Dad in his boat and some lines to tow the ski back to my dock to see if I could remove the weeds or had to have a marine mechanic do this. My Dad and I set out for the 4 minute ride in his boat with lines and as we got closer to the dock I saw flashing lights, police and fire boats and a dive team. I was in shock, or I would have taken pictures of this "event" which involved so many people I was grateful were there so quickly. I knew



at that moment something had gone wrong with my ski. It turns out the wisps of what I thought were steam were actually smoke. There was some kind of malfunction which caused a fire in the resonator box, which burned a hole in the box causing the ski to take on water and sink! The ski was towed to a marine repairer nearby who later diagnosed this problem. At the time I did think it odd that the engine did not strain or operate at half speed which is usually what happens when weeds are clogging the engine. Good thing for my Progressive Insurance policy which not only paid for the \$2,600.00 repair but the \$1,275.00 recovery charge from the bottom of the St Lawrence.

When I returned home to Cortlandt Manor, and eventually got to my emails, there was one that was about a class action lawsuit involving many SeaDoo's, my model included, that experienced overheating and fires in the resonator box! So now I am trying to recover not only the deductible for the insurance claim, but the cost I paid to rent another ski in replacement. I'm not sure how long this process will take, but the deadline to file was 10/18/18. Those of you out there with SeaDoo's, check to see if your model is affected by this class action suit. By the time the next issue comes out I will have an answer for you as to what the outcome was for me.

So the moral of the story is be sure you have insurance for your jetski. You can buy bodily injury/property damage liability insurance with and without the hull and machinery insurance. Even if it is old and you do not want hull and machinery insurance, buy it for the recovery costs which could be a big expense. Think of the bodily injury and property damage liability exposure if my ski had caught the Village dock on fire with all the expensive cabin cruisers and people on board as well as pedestrians on the dock. So, how much insurance would be enough in that situation? You better have a personal umbrella policy, with limits in the millions! Our insurance agency has been insuring boats, jetskis, homes, cars, rental properties and all kinds of commercial businesses since 1973. We welcome calls or emails for quotes or questions for any type of insurance. We are open Monday - Friday 8:45 am - 4:45 and have licensed brokers here to help you.

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