

IT'S MAY- ANCHORS AWEIGH!

Your Insurance
with Cathy Karas.

Whatever type of vessel(s) you have, seeing the leaves on the trees, grass and flowers coming up and birds singing signal the start of the boating season! When we had that warm spell in February I actually saw someone out in a small outboard on the Hudson. Besides the fact that he must have had to at least get his feet wet in the launching process, this is a crazy idea, especially to undertake by yourself since it would only be minutes before hypothermia would set in if you fell in. I hope this article will give you pause to think about the process involved before you go out on your first trip. In 30+ years as an insurance broker, I have heard many stories of boating losses, and in my opinion some may have been prevented by following proper cautionary measures.

Before getting underway, there are things to do to make your trip enjoyable and safer. Even if you do not do the preparation or launching yourself, and have a marine mechanic, marina or boat club do it for you, it is important to have a checklist. I have to admit my own mistake a few years ago after launching my Sea Doo on my maiden voyage. I forgot to check that the drain plugs were in! Good thing I noticed this right away or after I tied it up and returned the next morning I most likely would have been looking at it fully submerged. Since then, a checklist, in writing is important. I think the bigger the vessel, the more details there are to remember and items you need to have on board to be able to go on that first trip. Leaving behind one item, or neglecting to check all of your systems can result in a loss or not being able to go out on that adventure as planned. Besides a basic checklist, you should be sure that every time you go out at least one other person knows where you are, and if you have guests on board that they all know where the life jackets are and understand the basics of operation in an emergency if you cannot operate the boat in the event of a medical condition, or fall overboard. This sounds like a remote possibility, but I have read many articles about captains and boat operators having heart attacks, strokes or falling overboard climbing to the flybridge, over the side



photo: www.atlanticadventures.biz

while tending to lines, or being thrown after striking a submerged object. You can customize your own checklist, but here are some suggestions from mine you may want to incorporate.

1. Your boat has been stored for months, shrink wrapped outside or in dry storage. Check for any damage and hopefully no critters have made a home in your engine or cabin.
2. Check all systems, bilge pumps, clamps, hoses, depth finders, propellers and shafts, ship to shore radio, boarding ladders and drain plugs. If you are launching by trailer you may want to start up the engine for a minute to make sure it runs before going through the whole process of putting it in the water.
3. Check all safety equipment. You need life jackets (don't forget your pets!), extra lines and fenders as you never know what is going to happen and where you might have to tie up. Be sure to have the proper size anchor, emergency flag, whistle, flares, first aid

kit, tools, duct tape, sunscreen, change of clothes, emergency food provisions, water and your cell phone. Even the storage compartment on a jet ski can hold these items, obviously scaled down in quantity and size.

4. Do you have insurance? Although not required by New York State, as car insurance is, everyone should have at least liability insurance in the event of bodily injury or property damage caused by your "negligence". Keep in mind you do not have to have done something wrong to be sued. A row of boats catch on fire at your yacht club and all the owners think it was something you did or as a result from an electrical malfunction on your boat.

You strike a person in the water where you have never seen anyone swimming before and they suffer a severe head injury. Another boat strikes you as you prepare to dock, but they think it was your error and there are no witnesses. These are the types of incidents where your liability insurance can provide legal defense for



you and payment if you were to be found out fault and your policy covers the type of claim presented. Hull and machinery insurance is usually voluntary unless you have a loan and the lender requires it. What would be your out of pocket loss if your boat completely destroyed? You need to weigh the value of the boat against the cost of the insurance and factor in the deductible to see if it makes sense to have the hull and machinery insurance. This type of coverage is primarily based on value, but the year, make and model also have a role in determining cost. Check to see if you have this, what your limit it and if you have replacement

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cost, agreed value or actual cash value (with depreciation) coverage. Obviously the last being the least advantageous.

OK so now you have reviewed your checklist, briefed your passengers or let someone know where you are setting out for if you are going solo, and are ready for your first voyage of 2017. Check your gas level and always have more than you need. Unlike a car, the availability to fuel up is infrequent and it's possible your planned stop could be out of fuel or unexpectedly closed!

Being prepared will make your boating experience more enjoyable. Taking the boater's safety or Coast Guard course, even if you have taken it before, may refresh your memory of some of the basics, and often can provide a discount on your boat policy. We are all excited to get out there, but give some thought to the preparation process. Find your insurance policy, review your coverage and if you are interested in a free, no obligation coverage/rate comparison for any type of insurance, either give us a call or you email me at cathykaras@karasinsurance.com. Karas Insurance Agencies Inc is a third generation independent agency, started in 1973. We represent many companies for boat, home, auto and all forms of commercial insurance. Have 4 licensed brokers to serve you, each with many years of experience.

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