



Protect your vessel.  
Reference this checklist and be ready for hurricane season.

# HURRICANE BOAT CHECKLIST

## BEFORE THE STORM

- + Photograph the vessel inside and out.
- + Secure a set of oversized mooring lines for tying the boat off in the event of a storm.
- + Check all deck cleats and line chocks to make sure that they are the right size and anchored to the deck properly.
- + Locate multiple tie off points on your boat and ensure that they are properly secured/bolted.
- + Check all automatic pumps to make sure they are working.
- + Check all anchor/navigational lights to make sure they are working.
- + Once the vessel is secured, take photographs to show a claims adjustor of its condition prior to the storm.
- + Have an exact plan of where you will take your boat and remember that YOU are responsible for it.

## IF THE BOAT IS KEPT AT A MARINA

- + Check the marina's hurricane plan and understand marina procedures if a hurricane does occur.
- + Does your marina feature floating docks? Are the pilings tall and is the area sheltered well? If so, consider taking everything off the vessel that creates extra windage. Add extra lines.
- + If the marina has short pilings and floating docks, haul out is a good alternative. Your boat could rise above those pilings - it literally could float away.
- + Fixed docks can pose more of a threat to a vessel than the floating variety, as lines will be stressed.

## IF YOUR BOAT IS ON A TRAILER

- + Tie the trailer to trees or another stationary object.
- + Tie the boat down to the trailer.
- + If you are evacuating, consider taking the trailer (with boat attached).
- + Move your trailered boat inside a garage or warehouse if possible.
- + Reduce air in tires and remove the drain plug to prevent water buildup from damaging electronics and creating soft spots.

## IF YOUR BOAT IS IN A SLIP OR AT A DOCK **DO NOT STAY ON BOARD**

- + Use mooring lines larger than your normal dock ones as primary lines. Use your everyday dock lines as secondary lines.
- + If your boat is in a slip, the slip should be 140% of the beam of the boat and piling should be no less than 6' above your rub rail at mean high water.
- + Cross tie across a north/south facing canal if possible.
- + Ensure that boats tied "up wind" are tied equally as well as your boat.
- + Inform neighbors of cross tying so you do not block anyone.
- + Wrap the dock line around pilings twice and then finish with three half hitches.
- + Ensure vessel cleats are anchored properly, bolted with large backing plates and cleats of adequate size are used.
- + Chafe protect all lines with a piece of plastic hose.



# HURRICANE BOAT CHECKLIST (CONTINUED)

## IF YOUR BOAT IS ON A LIFT

- + Remove electric motor covers.
- + Cover motors with heavy plastic.
- + Run lift as high as possible.
- + Tie boat to lift.
- + Tie lift to piling to eliminate sway.
- + Make sure the drain plug is removed from the boat so it does not fill with water and become too heavy for lift capacity.
- + Plug engine exhaust (inboard engines).



## AFTER THE STORM

- + Photograph any and all damage to the vessel before moving it.
- + Remove any items left aboard to protect against looters.
- + Secure any openings to protect against further weathering and damage.
- + If machinery has been submerged or has gotten wet, machinery should be “pickled.”
- + Make necessary repairs to prevent further damage and save your receipts.
- + Request an estimate from a reputable repair facility. (This estimate will need to be approved by the insurance company *PRIOR* to the beginning of work.)
- + If your boat is submerged or partially submerged take steps needed to get it upright.
- + If your boat is leaking fuel, it must be reported immediately.
- + If you can't locate your boat, report it to the police.

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If your insurance company has a 24-hour claims hotline, call this number as soon as possible to report any and all damage that may exceed the windstorm deductible. You will be given a claim number and an adjuster will be scheduled to contact you. Additional questions? Contact your W3 Marine advisor.

Your W3 Marine Insurance team is here to assist you before and after the storm. We encourage you to review your policy before storm season and at renewal to ensure it meets your individual boating needs. If you do need to file a claim, visit [w3ins.com/personalclaims](http://w3ins.com/personalclaims) to find up to date contact information for your specific carrier.



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