This year will go down in the record books as among the most costly ever for damage from tropical storms and hurricanes. Jeanne, Ivan, Charlie and Frances wreaked havoc on boat owners, homeowners and businesses along the eastern seaboard. The insurance industry estimates total damages in the range of $23 billion — an amount that exceeds the record losses set by Hurricane Andrew a decade ago.

The insurance carriers’ Catastrophe Team adjusters began writing checks within hours after each storm hit, and they continue to respond to claims. The tragic scenes on the news of damaged boats are a powerful reminder to us of both the awesome power of nature, and the very real benefit that insurance provides to individuals who suffer loss.

The worst of 2004 weather is hopefully behind us now. May the coming season bring you and your family health, prosperity and some much deserved fair weather. — Carter Gowrie

Welcome to the Wonderful World of Winter Boating!

By Bill Robbins
Accredited Marine Surveyor

Beyond the obvious issues of winterizing your machinery and water systems, it's very important that "the baby" is properly ventilated and blocked in a proper posture for the deep winter sleep. Boats are designed to have rain water drain off of them.

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Attend To Life Vests Before They’re Needed

By Foremost Marine Specialty

It would make sense to say that life jackets can save lives, but who is responsible for making sure adult passengers on small vessels are protected - in case of an accident that sends them overboard? It could be argued that you can’t make your adult passengers wear life jackets, you just need to make PFDs available. However, who would be held responsible if something were to happen that caused the boat to capsize or someone to fall into the water? Who would be held liable?

In 1996, capsizing incidents and related deaths caused the Coast Guard to consider these questions. As a result, they included amendments to the Small Passenger Vessel regulations that addressed wearing life jackets. These amendments make it the responsibility of the master (captain) of the boat to require passengers to put on life jackets in the event of possible hazardous conditions, including but not limited to:

1. When transiting hazardous bars or inlets;
2. During severe weather;
3. In the case of flooding, fire or other event that may possibly call for evacuation; and

Spotlighting Special Terms and Conditions

To most boaters the terms “Captain’s Warranty” or “North/South Restriction” sound like so much insurance jargon, but to insurance companies they are important ways to limit their exposure and offer coverage at affordable pricing. Insurers are using special conditions and terms more frequently these days so boaters will do well to understand how these clauses affect the use and protection of their boats. Here we offer a broad overview of some frequently seen policy terms. While we attempt to cover the basics, there is no substitute for a direct discussion with your agent to address any specific questions you may have.

Navigational Restrictions. Carriers will define the geographic area in which a boat can be operated under the policy’s protection. These typically will limit the navigation to areas outside of the hurricane belt or known piracy zones. A boat traveling outside the prescribed navigation that suffers a loss may be at risk of having a claim for damages denied by the carrier.

Lay-up. Policies define the timing when a boat must be hauled and decommissioned, and when it may be recommissioned. Coverage can be voided by failing to
4. When the vessel is being towed, except a non-self propelled vessel under normal operating conditions.

If there is any doubt about whether a situation is hazardous, it’s always better to be safe than sorry and donning a life jacket is the best idea. Asking your passengers to put life jackets on might cause them to become apprehensive or nervous about the situation, but you can let them know that it is just a precautionary measure. Wearing a life jacket is just an added safety, because after all, the best time to put on a life jacket is BEFORE it is needed - before anyone is in the water.

For more information, visit the U.S. Coast Guard Web site at www.uscg.org •

Comply with lay-up requirements.

**Captain and crew requirements.**
For large vessels it is common for underwriters to require an experienced captain and crew to be on board during navigation. The larger the vessel the more likely it is that the insurance company will require a paid captain and crew. The policy may even identify a specific captain who must be present full-time on the boat. A boat operated without the designated captain may be operating un-insured.

**What to do:**
Become familiar with the protection offered by your policy. Review your coverage carefully and understand which navigational restrictions and warranties apply. As always, contact your agent if you have any questions.

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**PFD Inspection Checklist**

Check all your PFD’s regularly and keep them in good condition. Take the following into account when inspecting life jackets:

- Don’t use a life jacket that has torn or broken buckles, is torn or shows signs of wear.
- Use only jackets that have a “U.S. Coast Guard Approved” label with an approval number.
- All boats less than 16 feet in length must have wearable PFDs for each person on board.
- PFDs should fit right and be appropriate for the activity. Size, weight ranges and recommended uses are listed on the label.
- The PFD should be in good condition including straps, buckles, fabric and stitching.
- Life jackets must be readily accessible to each person on board.
- PFDs should not be stored in sealed packages or in a locked storage area.
- If you must abandon ship, make sure everyone on board is wearing a life jacket and take a signal whistle and light with you.
Welcome To Winter Boating
Continued from page 3

In the Northeast we have this funny water called ice that defies gravity. Deck drains are not designed to handle ice and snow. The old Yankees figured this out a long time ago, and this is why in traditional boat yards you’ll see the frame and cover arrangement. Not only does this keep out the elements, but also allows good air circulation to prevent the build up of mold and mildew.

Sometime in the last thirty years, a new technology called plastic has come along, and marinas have figured out that it is less labor intensive and more cost effective (re: the profits!) to use Shrink Wrap. Providing the installation is good, this is very effective in keeping the water and snow off the boat, but if not done properly it can create a greenhouse effect that may wreak havoc on the interior. Another concern about Shrink Wrap is its application against the topsides; it can trap moisture and cause bubbling and peeling of paint and gelcoat. Make sure that your storage facility is experienced and competent in Shrink Wrap application.

Lastly, for those of you from the “Blue Tarp” school; there are several points to remember. First and foremost, NEVER tie the tarp to the jack stands; the tarps should be secured to themselves, and also secured at both ends, to avoid creating a wind tunnel or sail. Also if there is no ridge pole, keep in mind that large quantities of snow can pool, tearing and ultimately shredding the tarps.

If you decide to take your chances and leave the boat uncovered, make sure that the boat is blocked in an attitude similar to that when it is sitting in the water, otherwise, the rain and melting ice will pool in areas not intended. Make sure that the drain hoses are in good condition, properly secured and clean, to allow for efficient water flow. Bimini tops are not designed to handle snow loads or exposure to harsh winter weather.

In summary, some advance planning and common sense is necessary to protect your boat from the elements. A small investment in time and effort now will protect the boat for years to come.

See you in the Spring! •

Gowrie Yacht/Boat Department Contacts

Gowrie Barden & Brett
Boat and Yacht
Client Team

Whether you have a question about your protection or need to report a claim, our staff of professionals are ready to handle all your insurance needs.

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About Gowrie, Barden & Brett

For over thirty years the specialists at Gowrie Barden & Brett have provided the best in service and protection for clients throughout the US. GBB offers programs for Businesses, Home, Auto, Marinas and Yacht Clubs, Boats and Yachts, Life, Health, and Employee Benefits.

Our OneDesign and Burgee Program are endorsed by the US Sailing Association for their members.

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