

Tips to prepare your boat for hurricane season

Preparing for emergencies is a part of everyday life. Schoolchildren practice tornado drills. Hotels post evacuation routes. So why is it that many boaters in coastal areas don't always take the time to plan for tropical storms or hurricanes?

For boaters who answer "it's too complicated" or "I don't know where to begin" there are no more excuses. Leading boat insurer Progressive offers these simple tips to prepare for these severe storms:

Overall precautions

- Review your insurance policy for your responsibilities, any named storm exclusions, and/or coverage alterations from a named storm.
- Pay close attention to weather reports and follow the advice of local authorities. If told to evacuate, leave the area immediately. Never plan on riding out the storm on your vessel.
- Be sure to remove any portable personal effects from your boat, such as fishing gear and electronic equipment, and keep all pertinent ownership and insurance documents in a safe place away from your boat.

If your boat is in the water

- Double up lines and double tie every knot.
- Tie dock lines high on pilings and rider poles to allow for rising water.
- If tying off on cleats, slack the line as much as prudent.
- Disconnect shore power and verify that batteries are fully charged to run bilge pump(s).
- Secure or remove all antennae, gear, chairs, and other loose deck items.
- Secure all windows and hatches with duct tape.
- Check and double up spring lines and whip lines to ensure they will be able to handle the load of fending the boat away from mooring structures.
- Hang fenders from the side of your vessel.

If your boat is out of the water

- If the boat is in rack storage, make sure the structure can withstand hurricane-force winds.
- If trailering your boat, store it and the trailer near a house or other fixed structure to avoid wind damage.
- Ensure the boat is secured to the trailer.
- Lash trailer down with heavy rope and/or chain, block trailer tires and let some air out of the tires to help prevent the trailer from floating, rolling or even flying away during strong wind and heavy rains.

No matter how much – or how little – you prepare for hurricane season, make sure you have the right insurance for your boat. Specialized coverages like those offered by Progressive can be affordable and are customizable to fit your needs.

In addition to these tips, Progressive offers checklists and videos on its Web site, <http://boat.progressive.com>.