



ADMIRAL MARINE
YACHT & BOAT INSURANCE



Admiral Marine Quick Guide

Laying up ashore in the Caribbean



Obtaining hurricane insurance in the Caribbean has become more challenging in recent times with many insurers not willing to offer it at all. Admiral Marine's approach is one of common sense and flexibility, with this guide acting as a 'best practice' to laying up ashore.

The hurricane area is defined as the area north of 9 degrees North and south of 35 degrees North, west of 55 degrees West and east of 100 degrees West. Effectively, from the Venezuelan Coast and Trinidad in the south to Cape Hatteras in the North. The Hurricane Season runs from 1 June to 15 Nov inclusive. It is within this area and period that hurricane activity has been recorded historically and due to the increasing frequency and severity, Admiral do not cover Windstorm damage in this area and period.

Admiral Marine are willing to maintain cover in this area, albeit without Windstorm cover.

Preparing for Hurricane Season

Engineered Cradle Option: Best Practice

A purpose built cradle, made of fabricated steel and suitable for the size and weight of the boat is the best way to prepare your boat if she is a monohull. The cradle should be tied down to a minimum of four anchor points using heavy duty ratchets. The webbing should be tensioned by ratchets. The boat should be tied down to either the cradle itself or the anchor points.

It is important that the boat is stored with others in a similar state of preparation and vital that all sails, especially roller-furling headsails are removed to minimise windage. Biminis, spray hoods, dodgers, cockpit covers and boat covers should also be removed ideally for the period but it is essential that arrangements are in place to have them removed in the event of an actual warning.

If mast storage facilities are available the mast should be unstepped, if possible, as this substantially reduces windage and attracts preferential insurance terms.

KEY

1. Ground anchor points capable of withstanding significant loads. Preferably sandscrews, substantial concrete blocks or other tested anchoring methods.
2. Cradle gussets should be adjustable to allow inward angle of cradle arms.
3. Heavy duty (minimum 2") webbing which needs to be tensioned by a ratchet device and checked annually for wear and UV damage. In some cases it is an advantage to attach webbing to mast at gooseneck if mast is stepped.
4. Keel timber – should run the full length of the keel to spread the weight of the boat in the cradle.
5. Mast and Spars – Best insurance terms are provided if mast is removed and stored in a purpose built mast rack. However if this is not available mast can be stored horizontally on deck suitably supported and tied down.



Preparing for Hurricane Season

Prop Support Option: Best Practice

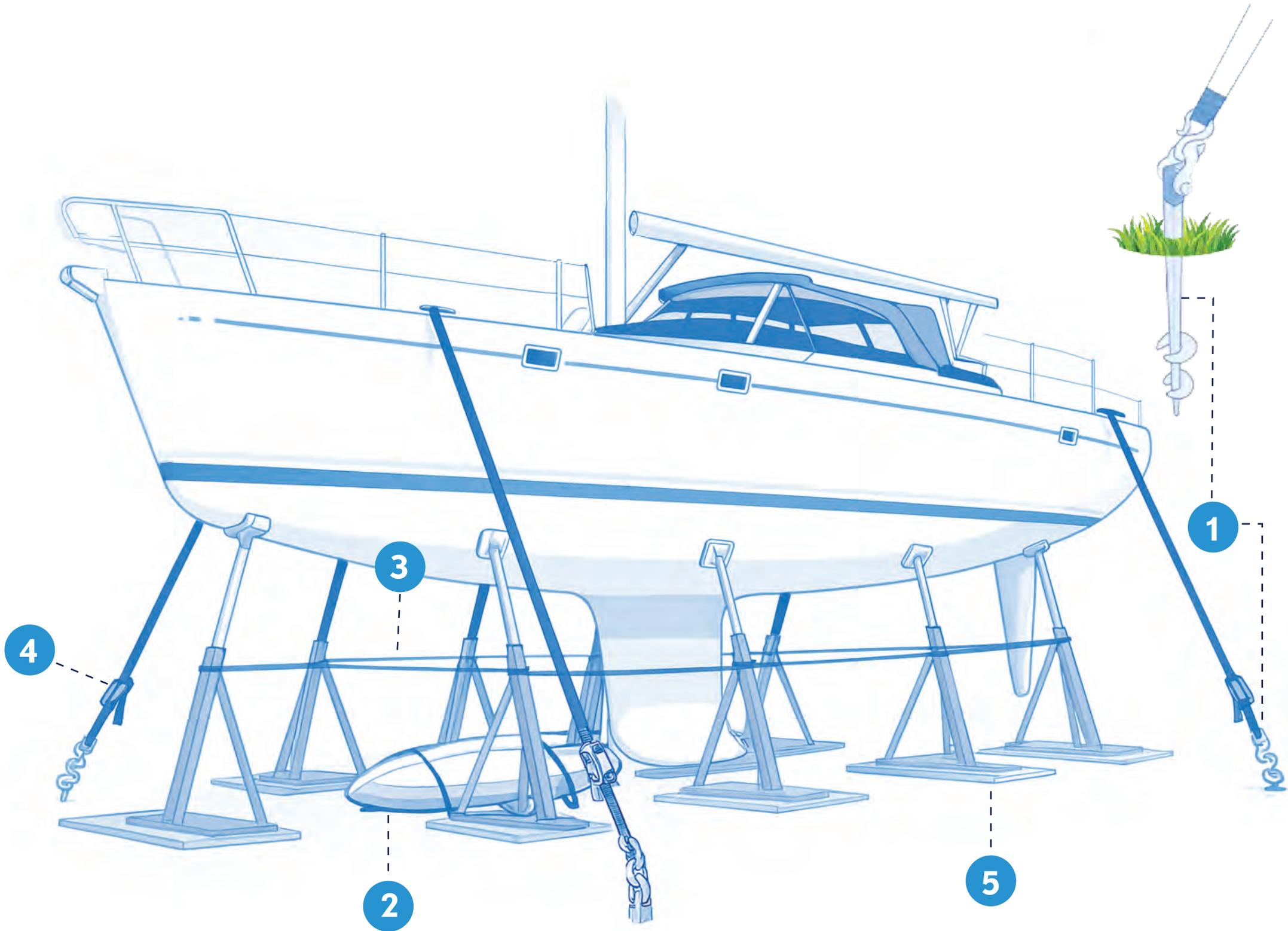
It is advisable that all boats including catamarans should be stored ashore and tied down to a minimum of four anchor points using heavy duty webbing. The webbing should be tensioned using ratchets. If the vessel is a monohull, she should be supported by a minimum of four props on each side (chained or welded together) and one prop beneath the bow.

It is important that the boat is stored with others in a similar state of preparation and vital that all sails, especially roller-furling headsails are removed to minimise windage. Biminis, spray hoods, dodgers, cockpit covers, boat covers and shrink wrapping should also be removed ideally for the period but it is essential that arrangements are in place to have them removed in the event of an actual warning.

If mast storage facilities are available the mast should be unstepped.

KEY

1. Ground anchor points capable of withstanding significant loads. Preferably sandscrews, substantial concrete blocks or other tested anchoring methods.
2. Dinghy should be removed and placed under the vessel.
3. Props should be 'tied' together using chain or spot welded reinforced bars.
4. Heavy duty (minimum 2") webbing which needs to be tensioned by a ratchet device and checked annually for wear and UV damage. In some cases it is an advantage to attach webbing to mast at gooseneck if mast is stepped.
5. The props should be placed on wooden 'pads' if the ground is soft.





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