



Admiral
· BOAT INSURANCE ·

Admiral **Quick Guide**

Laying up ashore in the Caribbean



Admiral's approach to providing hurricane cover throughout the Caribbean is one of common sense and flexibility. If adequate steps are taken when laying up the boat, we will be able to provide hurricane insurance.

If you lay up your boat up ashore, we hope this guide will assist in illustrating the best practice scenario (cradle) and our minimum requirements (using standards props)

The hurricane area is 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 30 November inclusive. It is within this area and period that hurricane activity has been recorded historically. The degree of frequency and severity varies enormously according to location and Admiral take this into account in their underwriting philosophy.

In order to understand your plans a hurricane questionnaire will be requested. The boat owner who invests time and effort in protecting his or her boat can expect competitive premiums and excesses for hurricane cover.





Preparing for Hurricane Season

Engineered Cradle Option: Best Practice

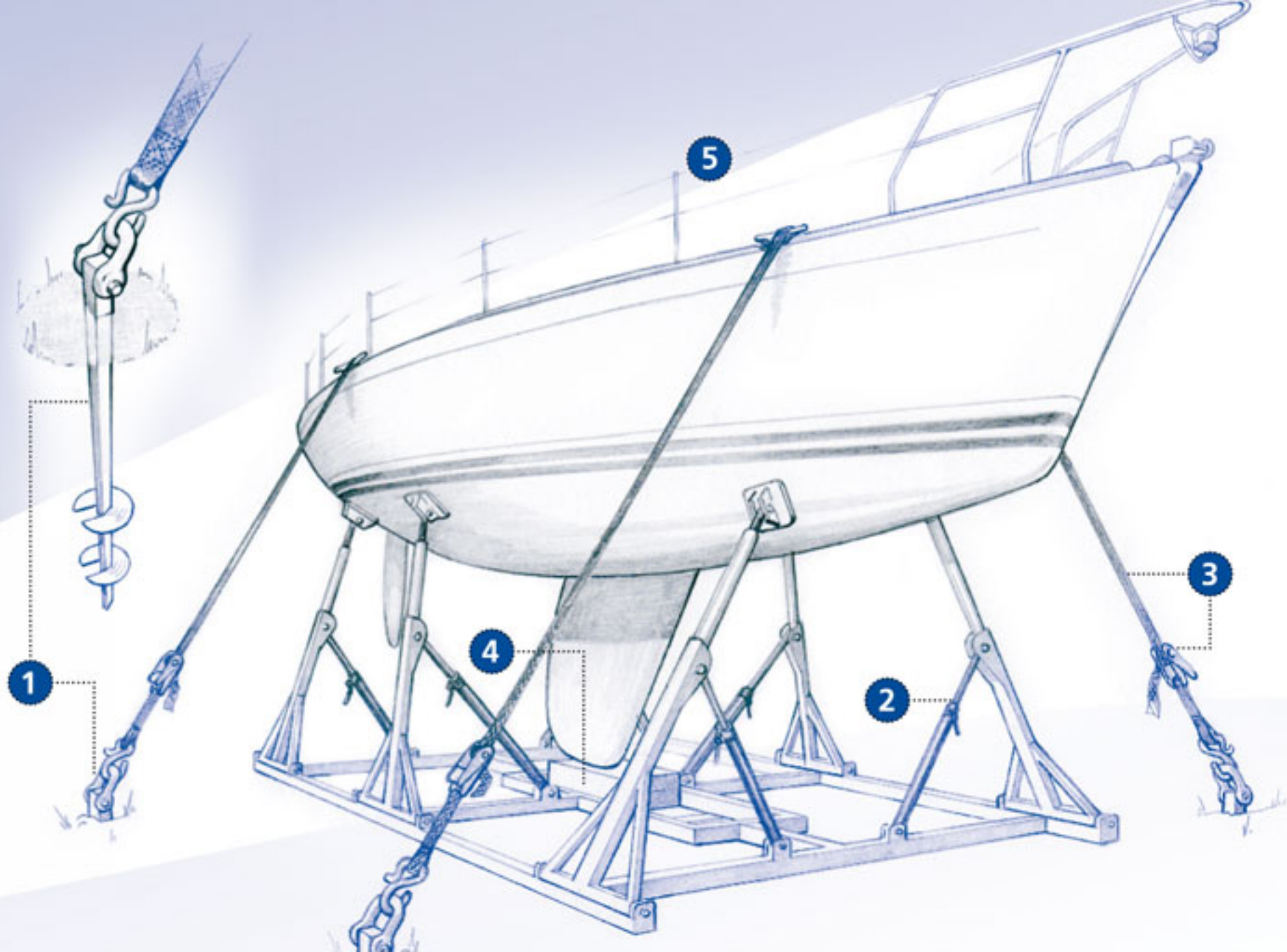
A purpose built cradle, made of fabricated steel and suitable for the size and weight of the boat is the best way to prepare your boat if she is a monohull. The cradle should be tied down to a minimum of four anchor points using heavy duty webbing. The webbing should be tensioned by ratchets. The boat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

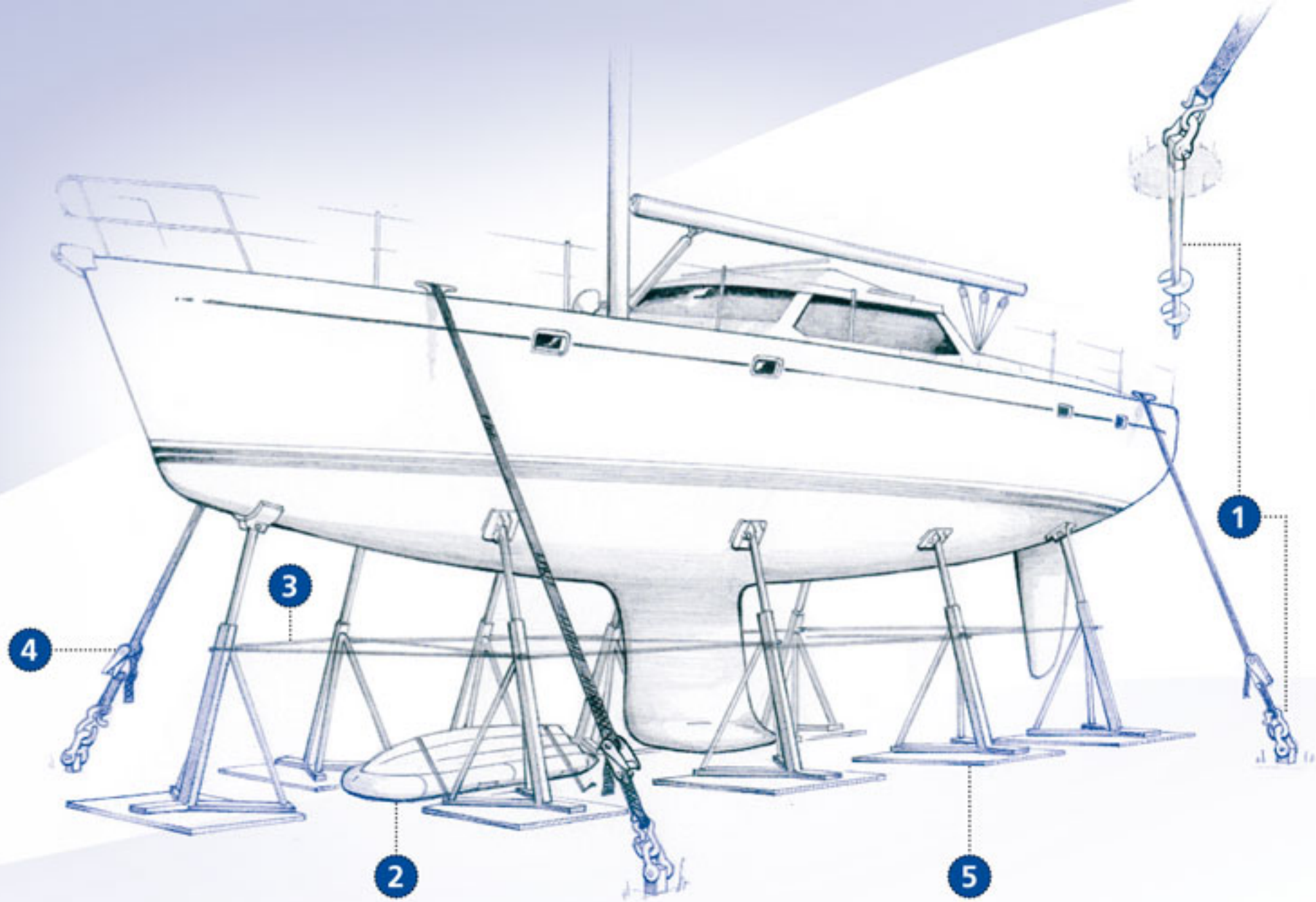
All boats including catamarans should be stored ashore and tied down to a minimum of four anchor points using heavy duty webbing. The webbing should be tensioned using ratchets. If the vessel is a monohull, she should be supported by a minimum of four props on each side (chained or welded together) and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





This is one of a number of risk management guides prepared by Admiral.
For specific requirements please refer to your actual policy terms and conditions.
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