

## ASK THE EXPERT

**Q:** “With hurricane season starting June 1<sup>st</sup>, how does my marina choice affect my boat’s insurance coverage?”

**A:** First of all, every insurance company defines the start and end dates of hurricane season differently, so be sure to check your policy. Second, hurricane coverage in Florida and The Bahamas is very expensive, but if your vessel is north of the Florida/Georgia border, your premium can be discounted by as much as fifty percent. When you bind or renew your insurance policy, you are required to submit a hurricane plan. Most insurance companies stipulate adherence to the plan, so be sure to update your insurance company if your plan changes. Marinas can also be listed as insured under the boat owner’s policy, which protects an owner from any potential liability to the marina while at the dock during a catastrophic event. Boats under \$2 million in value have a separate windstorm deductible, typically 5-10 percent of the vessel’s insured value compared with the standard hull deductible of 1-2 percent.

Be aware of potential storm surge during a hurricane. Floating docks are much more accommodating than fixed or concrete docks during storm surges (Hurricane Sandy had storm surges up to 14’ and Katrina above 27’.) Marinas further inland will generally experience less surge

than those closer to the coast.

Prior to the storm, insurance companies ask owners to make every effort to protect their vessel as much as possible: remove cushions, canvas, antennas, and any other loose items. Most companies will reimburse up to a pre-agreed limit for any hurricane loss mitigation costs such as hauling out or relocating to a hurricane hole. If you choose to haul out your boat, the best facilities are rated for a Category 5 storm. Most vessels, however, end up hauled outdoors and stored on blocks or dry stacks. MIT conducted a study after Hurricane Gloria, which proved that it was safer to be hauled out, however, Hurricane Sandy caused more losses to boats that were hauled (outdoors) compared to boats that were properly secured in the water. This will always be a point of contention, but boat owners also have their own theories and proven tactics.

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boat? There are definite advantages and disadvantages to both lines of thinking.

According to Neil Ross, founding president of the International Marina Institute, one of the easiest ways to evaluate a marina is just by walking the docks and talking to people. "Look for neatness. Do they pay attention to the premises? That's a good indication of how they feel about their equipment and pride of the facility," says Ross, whose expertise is in marinas and marina management. "A good place to start is by looking at the bathrooms. That's the place that marina operators get the most complaints on." Ross recommends conversing with dockworkers, maintenance crew and other employees. If they're happy in their job, chances are customers are happy too.

Ross also advises would-be marina lessees to pay close attention to the marina's signage. "If their signs are all negative and list what NOT to do instead of encouraging

positive behavior, that's a good indication of the temperament of the owners." Likewise, marinas that host classes for their customers about boating-related topics indicate the management is positive and helpful.

Unless you own waterfront property with a private dock, for many, marinas provide the only access to the boating playground your family loves. This summer make sure the marina you choose is the right one. 

THE RESORT AT LONGBOAT KEY PHOTO



Elegant swimming pools are attractive features at marinas but can significantly add to the slip fees.

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