

## SUGGESTIONS AND TIPS FOR KEEPING YOUR YACHTS SAFE

*In these days when summer holidays are approaching, it would be useful to mention some specific points to prevent yacht-related claims. Regardless of frequency of your voyages, facing with damage on your yacht could always be the case.*



Hence in this article, the most common types of damage have been put together for your information so as to help you avoid such risky situations. Accordingly, minimizing your risk and having the most suitable insurance coverage for you will help you protect your investment, assets and wallet.

**Here are the most common yacht insurance claims and our suggestions to avoid encountering one of them:**

### **1. Collision with underwater objects**

The damaging items often are not visible as they stand underwater, such as rocks, corals, buoys, logs, or sunken objects such as wrecks. Collisions are mostly caused by unknown environment, murky water or debris after a storm. To prevent this, it should be made sure that the route of your yacht is correctly determined. In order to determine the most proper route, the local boat owners and captains who are familiar with the area should be consulted, or a pre-discovery can even be made with the service boat.

If there are no other yachts passing through these waters, following a different route. If it is not a widely used route should be considered as, there may be a large number of obstacles or mismarked cruise sites which could damage your boat.

It would also be smart to avoid the yacht course, especially after a storm. After storms and severe weather, there may be a large number of floating objects in the sea.

### **2. Damage due to Storm**

That brings us to air/sea losses. Storm-related damage is the second most common claim amongst others as it can capsize your boat and cause significant damage.

Although you cannot stop the storm, you can make the necessary preparation such as proper mooring to the dock, use suitable and unbreakable ropes. The key point is preventing the yacht from repeatedly hitting the dock or the shore. Fenders are also essential to prevent friction.

If the storm is foreseeable, consider keeping your yacht safe until the storm passes, otherwise such failure would cause loss of thousands (or hundreds of thousands) of losses.



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### 3. Vandalism

Vandalism is very common for yacht owners as the yachts are usually left unattended, vandals can easily damage boats knowing that no one is around. Even a small amount of vandalism can cause very costly damage to your boat.

To get protected against vandalism, it must be made sure that the boat is completely closed when she is out of use, to prevent entrance to the boat freely and easily by others. If you are leaving your boat exposed/anchored, consider buying a security system that sounds an alarm when someone steps on your boat. This usually scares off any vandal or thief. You can also consider installing live camcorders so you can always see what's happening on your boat. Vandalism is the most common in winter, so keep the boat in a marina or rickshaws with 24/7 security would be reasonable.

### 4. Collision with another boat

This type of claim would cause a lot of property damage as well as many long discussions as to liability which would make more complications. The cause of collision is mostly speed and human error. Therefore, it is crucial that your yacht master knows the maritime rules well and keeps the speed in line when around other boats. Whether it's you or anyone else, any the yacht captain should be trained specifically for the ship he is navigating.

The most common collisions occur on jet skis and powerboats, due to their high speed and their blind-spotted locations, masters should be especially aware of smaller vessels and other nearby water vehicles.

### 5. Fire and explosion

Fire and explosion may occur due to incorrect wiring, refueling problems or corrosion. Usually, explosions cause the total loss of the boat or, at best, the loss of mechanical equipment. You may also need to pay extra for a liability and back-up check that can increase costs.

Make sure that the cables on your boat are not corroded by neta, oil fuel hoses and that the oil, fuel and gas indicators are working properly and check them regularly.

### 6. Sinking

Sinking boats is not one of the most common yacht damages, yet one of the most expensive. It usually causes total loss of boats and content, and you have to pay to search for and tow it. In addition, the existing fuel on the boat may cause pollution. Given all this, it may be one of the most expensive damages you may encounter.

Your boat may sink for several reasons. Most often, it is caused by a collision (with a stationary object or other boat) or mechanical failure. It can also sink due to fire, explosion, storm or construction failures. Water can pass through even the smallest underwater cracks, leading to major disasters.

The best way to prevent sinking is to carry out regular checks on your boat, both on the machinery and on the boat itself.

### 7. Personal Injury

In most cases, you take your yacht out for entertainment purposes. This probably means that you have a large number of friends and family on board, as well as the crew. Slips and falls occur in slippery decks and choppy weather. If someone gets injured while on your yacht, you may be responsible for their medical and related expenses.

Try to encourage passengers to sit behind the boat instead of the bow. As the boat speed increases, the front of the boats rises slightly, which means that people are more likely to throw from the middle or back of the boat. For water or debris on board, you should take security measures including mats, life jackets, lifeboats and first aid kits.

**Note:** If you have a boat and you have an idea to rent to others, you should definitely talk to an insurance agent about the scope of your liability coverage.

## 8. Theft of the boat

Yachts are difficult to steal because they are large and tend to be safer. However, thefts occur and boats are often not rescued without being damaged.

Most boats are stolen when they're being transported. In other words, if your yacht is attached to a trailer, it could be a robbery. Be sure to lock the trailer or hanger system. If you are traveling long distances, moving the boat in a closed system (such as a container) reduces the risk of theft. You can also install security systems on your boats for anti-theft and boat tracking. You must mark the boat number, name of your sea vehicles (such as service boats) and take photos of your boat (with your boat name) for identification purposes. Even wearing a few locks can be a teaser for thieves, so they are less inclined to take your yacht.

## 9. Theft of items from the boat

What is more common than boat theft itself is the theft of content on your boat, especially expensive content found on a yacht. This can include boat equipment such as navigation systems, fishing gear, rafts, safety equipment, engines and generators. But your boat can also have personal properties such as jewelry, artwork, bedding, television, water sports equipment and more.

To provide full protection against property loss, you must provide your Insurer with a complete inventory and content list of all the goods on your boat.

**We hereby set below documentation which are suggested for you to submit your insurer in a case where below mentioned incidents are encountered:**

- Marine report and crew statements
- Certificate of seaworthiness
- Weather reports
- Deck, machine and radio journals
- Recovery and repair quotations, as well as invoices for other expenses
- Minimum safety certificate of ship equipment
- Crew list
- Class Documents, such as class care certificate and class reports
- Damage photos and adjuster report, if necessary.
- Tax identification number or tax plate.
- Survey report

The faster and complete these documents are submitted to your Insurer, the fuller and timelier your costs will be in your accounts.

Have a nice and safe journey!