



**APALACHEE BAY YACHT CLUB**  
**STORM PLAN AND AGREEMENT**

Updated July 15, 2019

Contents

**SECTION I INTRODUCTION AND SUMMARY OF PLAN ..... 3**  
Alert Criteria ..... 3  
Communications ..... 3  
Individual Plans ..... 4  
Volunteers ..... 4  
Action Plan Sequence ..... 4  
**SECTION II BOAT/EQUIPMENT OWNERS ACTION PLANS ..... 5**  
GROUPS A & B ..... 5  
GROUP C ..... 6  
**SECTION III RECOMMENDED ACTIONS ..... 7**  
Alternate Dockage Site ..... 7  
Doubling the Lines ..... 7  
Chafing Gear ..... 7  
Storm Surge Tide and Flooding ..... 7  
Cross-canal Securing ..... 7  
Stripping the Boat ..... 8  
Cleats, Winches and Chocks ..... 8  
Securing the Boat ..... 8  
**SECTION IV RECOMMENDED INSURANCE GUIDELINES ..... 9**  
CHAIN OF COMMAND ..... 10  
MONTHLY PREPAREDNESS ACTION ..... 10  
STORM POLICY ..... 10  
**SECTION VI STORM TEAM ..... 11**  
COMMODORE ..... 11  
STORM COMMAND ..... 11  
CAPTAINS ..... 11  
VOUNTEERS ..... 11  
COMMUNICATIONS CAPTAIN ..... 12  
CLUBHOUSE CAPTAIN ..... 12  
GROUNDS CAPTAIN ..... 12  
DRY STORAGE CAPTAIN ..... 12  
DOCK CAPTAIN ..... 12  
DECISION POINT ONE (72-48 hours): ..... 13  
DECISION POINT TWO (48-12 hours): ..... 13  
DECISION POINT THREE (12-6 hours): ..... 14  
**SECTION VIII FOLLOW UP ..... 15**  
Damage Assessment ..... 15  
ABYC Emergency Board Meeting ..... 15  
Salvage Contractor Pre-Qualification ..... 15  
**SECTION IX ..... 16**  
**SECTION X INSURANCE APPENDIX ..... 17**  
PROPOSED INSURANCE POLICY ENDORSEMENT ..... 17  
ACTIONS EXPECTED OF BOAT OWNERS TO SECURE AND PROTECT THEIR  
PROPERTY ..... 17  
ACTIONS TO SECURE AND PROTECT ..... 17  
STEPS THE BOAT OWNER SHOULD TAKE IMMEDIATELY FOLLOWING THE LOSS ..... 18  
GENERAL GUIDELINES FOR SECURING BOAT INSURANCE ..... 18

**SECTION I**  
**INTRODUCTION AND SUMMARY OF PLAN**

The Apalachee Bay Yacht Club (ABYC) Storm Plan is a comprehensive action plan initiated by the Board of Directors according to pre-set storm criteria. The purpose of the plan is to prepare the Club facilities for a pending hurricane or storm, and to assist club members to protect boats and equipment. This manual provides the methodology, organization and procedures to facilitate the action plan. As with any plan, flexibility is required to meet the demands of a particular situation and therefore, this plan may be modified by the Commodore, Rear Commodore, or Storm Plan Coordinator to respond to the expected conditions. Under this plan, the first priority is to protect the Club property and take any action deemed appropriate to meet this goal.

The plan is premised on the full cooperation of the membership for securing the club facilities and grounds.

**ABYC is not responsible for taking care of your boat for you.**

Prior to June 1 of each year, each member who has a boat or equipment at ABYC and the designated Boat Buddy is required to read and study this plan and pre-determine their mutual action plan for securing boat(s) berthed at the ABYC docks or located on ABYC property, as well as any of their equipment on ABYC property. This signed ABYC plan, plus an individual signed plan for boat(s) and property must be submitted to the Storm Plan Coordinator prior to June 1 of each year. You should then be prepared to support the Club and other members in an emergency. It is required that every member, who has a boat or equipment at ABYC, have a Boat Buddy who will assume responsibility for your boat/equipment if you are unable to do so.

SECTION IX, COMPLETED AND ATTACHED HERETO, IS REQUIRED TO BE FILLED OUT AND SIGNED AS THE OFFICIAL RECORD OF BOTH CONTACT INFORMATION AND ACKNOWLEDGEMENT OF THE ACCEPTANCE OF THE TERMS AND CONDITIONS OF THIS PLAN.

**Alert Criteria**

The ABYC Commodore will activate the emergency action plan at approximately 72 hours prior to predicted storm landfall based on the preset criteria outlined in this plan. Weather information sources used to arrive at decisions will include the National Weather Service/NOAA, Wakulla County EOC, and private sources. Wakulla County EOC will take precedence over actions designated in this plan.

**Communications**

A communication process will be implemented at the alert decision point described below to serve as an information source during the storm period.

**NOTE: Please limit your calls to the ABYC Board during these emergency periods to only those absolutely necessary.**

Individual Plans

This plan provides detailed action steps for the various groups of boats at the Club. Detailed plans for each of these groups are included in Section II.

<u>Group</u>	<u>Description</u>
A	<i>Dinghies (including small sailboats, inflatables and related equipment)</i>
B	<i>Boats on trailers</i>
C	<i>Large boats at ABYC docks</i>

Volunteers

Those members volunteering for work crews should proceed to the Club and contact their designated Captain. Volunteers are the keystone of this plan, and many are needed to implement it. Volunteers should plan to bring their own foul weather gear, flashlight and any other equipment they deem necessary.

Action Plan Sequence

<b>Phase One</b> (72-48 hours before landfall)	<b>Phase Two</b> (48-12 hours before landfall)	<b>Phase Three</b> (12-6 hours before landfall)
Mobilize communications & initiate member contacts	Evacuate Group A & B boats	House, Grounds & Group C boats closed to further access
	Secure Group C boats	Personnel Evacuation
	Secure House & Grounds	

The Action Plan and post storm period activities will be subject to adjustment based upon mandatory evacuation orders that may be issued by local authorities.

**SECTION II**  
**BOAT/EQUIPMENT OWNERS ACTION PLANS**

An individual boat/equipment owner should complete the following for hurricane preparation.

- A. Prepare and sign a written plan for what you intend to do in a hurricane alert and provide a copy to the Storm Plan Coordinator before June 1<sup>st</sup> of each year.
- B. Have a Boat Buddy who is familiar with your plan, your equipment, the operation of the boat, and has your boat keys so he can act in your absence.
- C. Rehearse the plan with your family and Boat Buddy in the spring.
- D. Do not rely on other members, volunteer work crews, the Rear Commodore, or Storm Plan Coordinator to look after your boat for you because they will have other responsibilities, tasks or obligations.
- E. Early action is the key to an effective plan. Note that moving the boat, stripping sails, removing a bimini top, de-rigging, properly tensioning additional dock lines, setting anchors or cross-canal lines in 30 knot winds is extremely difficult and may be impossible in 40 knot wind and rain conditions.

**GROUPS A & B**

GROUPS A & B involve dinghies (including small sailboats, inflatables, and related equipment) on the dinghy docks as well as other boats and boats on trailers in the parking areas. Also, trailers without boats and other boating equipment on Club property.

GROUPS A & B boat removal will be initiated during Phase Two (48-12 hours before landfall). Boat owners of these groups should begin removal of the boats from the Club property (including the dinghy dock and parking lot) immediately after notification of Phase Two. Boat owners are responsible for monitoring weather forecasts and initiating this action on their own 48-12 hours prior to landfall even if they have not been directly contacted by ABYC. Boat owners are responsible for necessary labor, lines, tools, and tackle to evacuate their own boats.

GROUPS A & B boats will not be secured on the grass areas or parking lots, or tied to utility poles or building pilings. Owners of GROUP A & B boats and other previously enumerated items who fail to remove them from the Club grounds do so at their own risk and will be held liable for any damage caused by movement by, or contact with their property.

Boats owned by Apalachee Bay Community Sailing, if not on a trailer, may be secured to permanent fixed anchors previously constructed for such a purpose.

Trailerable boats belonging to members not responding to the emergency alert will be moved from Club property by whatever means necessary. By signing this document, the owner

agrees to any charges incurred as a result of moving the boat and holds ABYC harmless for any liability for the boat and damage caused by the boat.

Owners of boat trailers, with or without boats must be certain, prior to any potential evacuation, that their trailer and trailer tires are in usable condition at all times. The Rear Commodore, or designee, will periodically survey all trailers at the Club. The owners of defective trailers will be notified and required to repair or to remove the trailer from the grounds within 10 days. If the defective trailer is not repaired or moved, the Board will request that the Rear Commodore, or designee immediately arrange for repairs that he, in his sole discretion, deems to be necessary, or cause the trailer to be moved from the Club property. The labor and material costs of any and all such action shall be charged solely to the owner of the trailer.

### GROUP C

GROUP C involves boats at ABYC Docks. GROUP C Boat owners are responsible for necessary labor, line, tools, and tackle to evacuate or secure their boats.

**WHEN A BOAT REMAINS AT THE ABYC DOCKS OR IS MOVED TO AN ALTERNATIVE LOCATION, THE BOAT OWNER IS LIABLE FOR ANY DAMAGE TO CLUB PROPERTY AND DOCKS, AS WELL AS TO OTHER PERSONS' BOATS OR PROPERTY, CAUSED BY THE BOAT OWNER'S VESSEL.**

### **SECTION III** **RECOMMENDED ACTIONS**

#### Alternate Dockage Site

Boat owner's, at their sole discretion, may move their boat from the ABYC docks prior to any closing of the canal for storm preparations.

#### Doubling the Lines

It is recommended that the owner double the dock lines going one size larger for the second set of lines, and double fore and aft spring lines. The boat owner is responsible for periodic inspection of the cleats and fastenings to be assured of their integrity during a storm situation. The Rear Commodore must be notified of any needed repairs prior to the initiation of any hurricane action plan.

#### Chafing Gear

Special attention should be given to avoiding chafing which is the single most critical failure point in mooring the lines. A successful chafing gear system might include double neoprene hose i.e.; 3/4 three strand nylon, inside 1" ID, thick wall neoprene, both inside a second 2" ID neoprene hose. This, or a similar system, should be used at all chafe points.

#### Storm Surge Tide and Flooding

Dock and spring lines should be secured to accommodate the predicted tide surge. Dock line should not be secured directly to the pilings in a way that fails to contemplate the movement of the docks up and down the pilings.

#### Cross-canal Securing

If a boat owner is contemplating extending a line or lines across the canal, they must secure prior permission (preferably in writing) from the owner of the property directly across the canal from their dock. Arrangements may be made to secure a long line to the seawall of that property, or other means (such as an anchor buried in the ground) to prepare for high winds and storm surge. ABYC will attempt to forge a cooperative agreement with Marsh Harbor Marina and the Snug Harbor Homeowners Association and potentially effected canal property owners in order to set a "canal closing time" upon the approach of a storm. Lines may be set across the canal ONLY IF SUCH AN AUTHORIZED CLOSING IS OFFICIALLY ANNOUNCED BY THE ABYC OFFICIAL IN CHARGE OF THE STORM PREPERATIONS. Lines across the canal must be removed as soon after storm passage as is practical. By signing this document, a boat owner using such lines agrees to their post-storm removal by ABYC if the owner is not able to do so in a timely fashion.

## Stripping the Boat

It is suggested that all necessary steps be taken to reduce windage and avoid flying objects for which the boat owner would be liable. Strip all sails including self-furling jibs and running rigging, booms and moveable deck equipment, ventilators, anchors, life rings, and other loose gear. Secure all radio antennas and hatches, taping them if necessary. Remove all loose gear from cabinets and storage bins, e.g. binoculars, and secure cabinet doors. Experience has shown that roller furling jibs are especially vulnerable and should be removed.

## Cleats, Winches and Chocks

In designing your storm mooring system (dock lines, chafing gear, cleats and winches) assess the structural attachment of the primary cleats, winches and chocks on the boat. These high load stress points should have substantial backing plates, and adequate bolt size. The primary jib winches can be used to reduce the loading on the primary mooring cleats.

## Securing the Boat

In addition to stripping the boat of all sails, furling gear, boom, halyards, ventilators, spinnaker poles, antennas, life ring, etc.; be sure the fuel filters are clean as the violent movement of the boat will shake sediment loose in the tank to clog the filter when you start the engine after the storm. Uprooted spade rudders should be secured with shock cord to avoid damage to the rudder shaft or keyway at the tiller fitting. Install battery backup to assure bilge pump operation.



**SECTION IV**  
**RECOMMENDED INSURANCE GUIDELINES**

1. The policy should be an “All Risk,” Agreed Hull Value Yacht Policy. With this policy form, causes of loss not covered must be specifically excluded in the policy provisions. In the event of a total or constructive total loss the amount of insurance stated on the declarations page is paid to the owner without deduction for depreciation.
2. This policy form typically covers boating equipment normally carried for safety or navigation both aboard and when separated from the boat and stored ashore. It should specifically extend coverage to a dinghy or tender to the boat. Boat owners should check the specific provisions in their policies as they vary from company to company.
3. VHF radios and other navigational aids are considered boating equipment and automatically covered under the Yacht Policy’s “hull and machinery” coverage. The personal effects rider would cover sporting goods, personal gear, and the dock box.
4. Boat owners should purchase Protection and Indemnity (P&I) coverage. P&I is marine liability coverage. (BOAT/U.S. recommends \$300,000 liability limits but no less than \$100,000.) The incremental premium for the higher coverage is insignificant relative to the increased protection and the need for the protection.
5. Coverage for the cost of removing wrecks is normally found in the policy’s liability section. Most good Yacht Insurance Companies will provide this protection and boat owners should check to see that it is there.

(SEE INSURANCE APPENDIX)

## SECTION V STORM PLAN BASIS

The Plan's objective is to minimize damage to the Club's facilities and damage to the member's boats. In many cases, protection of a member's boat is synonymous with protecting the Club's facilities. In other cases, it is not and priority will be given to the protection of the Club's facilities.

### CHAIN OF COMMAND

The Commodore directs implementation of the action plan. If the Commodore is not available, responsibility is moved to the Vice Commodore. If the Vice Commodore is not available, responsibility is moved to the Rear Commodore or the immediate Past Commodore, in succession. The Storm Plan Coordinator has the direct, on-scene responsibility for the action plan implementation. The Captains and volunteers are directed by the Storm Plan Coordinator.

### MONTHLY PREPAREDNESS ACTION

Each month the Rear Commodore or designee will conduct a survey of trailers stored on the Club grounds to ensure that all equipment is in workable condition including: trailer tires, suspension, hitches, etc. The owners of trailers not in workable condition will be required to repair their equipment or to remove it from the Club grounds by June 1st. After this date the Board will direct the Rear Commodore, or designee, to instigate any needed repairs which will be charged to member's account or to remove it from the grounds 10 business days after written notification via US mail to the address of record for that owner.

Prior to tropical storm season, the Rear Commodore will ensure that up to date contact information has been disseminated to quickly carry out the communications tasks. The Rear Commodore will verify that members of the contact list understand whom they are responsible for calling.

The Board of Directors will assist the Rear Commodore in obtaining the required Storm Plan Coordinator, Captains and volunteers necessary to carry out the action plan.

### STORM POLICY

No one has permission to remain on a boat at the Apalachee Bay Yacht Club docks after the Storm Plan Coordinator has closed the facility and ordered evacuation.

No one will go out on any dock or finger pier without wearing a life jacket once the local wind speed conditions exceed 40 miles per hour.

No one should attempt to go out on any dock or finger pier alone once the wind speed exceeds 50 mph. A boat owner, Boat Buddy, or any other authorized person must be accompanied by at least one other adult wearing a life jacket and carrying an emergency line.

## SECTION VI STORM TEAM

The ABYC Storm Plan is premised on the full cooperation of the Club membership to take action according to the predetermined plan. The emergency team, staffed by volunteers, will be activated by the Commodore to assist and direct Club members and employees implementing the plan.

### COMMODORE

The Commodore has the responsibility to initiate a storm alert and to alter or upgrade the plan as conditions warrant.

The Vice Commodore, Rear Commodore, immediate Past Commodore, and Storm Plan

Coordinator may serve as an advisory group to the Commodore in this decision. In the event that the Commodore is not available, the Vice Commodore, Rear Commodore or immediate Past Commodore --in succession-- must assume the authority for decisions as Acting Commodore.

The Commodore will put the Emergency Action Plan into effect. At any time in the sequence of implementing the plan, the Commodore may accelerate, delay or abort operations as weather conditions dictate. The Commodore will serve as the final authority in all decisions made during the duration of the emergency.

### STORM COMMAND

Once the alert is called, the Storm Plan Coordinator or designee is delegated authority to implement the plan.

### CAPTAINS

Captains will be appointed in advance by the Rear Commodore and Storm Plan Coordinator. There shall be one each for communications, the dry storage areas, the docks, the clubhouse, and the grounds (including the pool).

Captains are delegated authority to contact and supervise boat owners in the evacuation of the dry storage areas and securing of docked boats as well as securing the clubhouse and grounds.

### VOUNTEERS

The Storm Plan Coordinator is delegated the responsibility to maintain a log of available hurricane volunteers. The Storm Plan Coordinator shall work with the Captains to match requirements with the available volunteers before there is an approaching hurricane. When competing needs for manpower arise, the Storm Plan Coordinator shall set priorities.

## COMMUNICATIONS CAPTAIN

The Communications Captain and volunteers are the “first responders” in a storm situation. They are responsible for establishing and maintaining contact with all potentially effected members. Their duties may be carried out from locations other than the ABYC clubhouse, according to a pre-arranged action plan to include a phone tree for notification.

## CLUBHOUSE CAPTAIN

The Clubhouse Captain is delegated authority to direct and supervise house operations including final securing of the building, power, telephone, and other necessary preparations.

## GROUNDS CAPTAIN

The Grounds Captain is delegated authority to direct and supervise the securing of the grounds, loose material and equipment, pool furniture, and the pool electrical equipment.

## DRY STORAGE CAPTAIN

The Dry Storage Captain is delegated authority to direct and supervise the securing of all Group A and B boats and equipment.

The Dry Storage Captain may order the relocation of GROUP A and B boats in the absence of the owner or Boat Buddy, without liability to the Captain or ABYC when the established timeframe has elapsed.

## DOCK CAPTAIN

The Dock Captain is delegated authority to direct and supervise the securing of all docked boats, the docks and dock area, and all related equipment.

The Dock Captain may order the securing of a docked boat and related equipment in the absence of the owner or Boat Buddy, without liability to the Captain or ABYC when the established timeframe has elapsed.

**SECTION VII**  
**IMPLEMENTATION OF THE STORM PLAN**

The Storm Action Plan is a step-by-step sequence of activities to prepare the Club facilities for a hurricane and to assist Club members to protect their boats and equipment from storm damage.

The action plan is keyed off a 72-hour alert with three critical decision points. Alert sequence can be adjusted based on State/Wakulla Co. EOC “watch” or “warning” status.

Decision Point One	Alert (72-48 hours)
Decision Point Two	Securing boats and facilities (48-12 hours)
Decision Point Three	Evacuation and closure (12-6 hours)

**DECISION POINT ONE (72-48 hours):**

The Commodore may activate the communication alert at any time judicious preparations indicate usefulness to the Membership without implying any further progression of the alert.

- Task 1 Commodore initiates the Storm Alert in conference with the Storm Plan Coordinator or designee. All Captains and volunteers are contacted and placed on standby.
- Task 2 Communications Captain and volunteers begin notification of all potentially effected members. The Captain, or designee, will stand by their phone at all times and monitor the remaining battery life prior to power failure.

**DECISION POINT TWO (48-12 hours):**

- Task 3 **Communications Captain and team** contact all owners and direct the removal of Group A & B boats and equipment, and the securing of Group C docked boats.
  - 3.1 The **Commodore** initiates pre-arranged contact with Marsh Harbour Marina, the Snug Harbor Homeowners Association and potentially effected canal property owners regarding a time to close the canal and allow cross-canal lines.
- Task 4 **Captains** are directed to supervise the securing of their areas of responsibility.
  - 4.1 Parking areas and dinghy dock are cleared of all boats, trailers, and any related equipment.
  - 4.2 All loose objects and pieces of equipment are removed from the grounds and stored in pre-designated areas. All tables, benches, bulletin boards, and trash cans are removed and stored.

- 4.3 All pool furniture is removed and stored in pre-designated areas.
- 4.4 The **House Captain** will remove all trophies for securing in a safe location. Objects will be removed from all interior walls and secured in the shower stalls. Windows and doors will be secured by means necessary to protect their integrity. Food that will spoil will be removed from the property.
- 4.5 Docked boats are secured by the **owner** or Boat Buddy under direction of the Dock Captain. Cross-canal lines are not rigged until authorization of the Commodore and Dock Captain.
- 4.6 The **Dock Captain** creates a written list of each boat and the name of the person securing that boat.

Task 5 **Rear Commodore** or designee directs the removal or securing of ground level electrical equipment if storm surge predictions warrant such action.

- 5.1 Pool pumps are disconnected from electrical supply and removed. Freezer and ice machine are disconnected from electrical supply.

DECISION POINT THREE (12-6 hours):

Task 6 The **Storm Plan Coordinator** directs facility closure and evacuation.

- 6.1 The clubhouse power and water are turned off.
- 6.2 **Communication team** ceases operations and appropriate message is left on the telephone answering machine.
- 6.3 **Storm Plan Coordinator** checks that all planned tasks have been completed, that no necessary action has been overlooked, and that all personnel have been notified that evacuation has been directed. Any owners who do not immediately depart are listed in writing by the Storm Plan Coordinator.
- 6.4 **Storm Plan Coordinator** departs.

NO PERSON(S) IS ALLOWED TO BE IN THE ABYC CLUBHOUSE OR ON THE ABYC PROPERTY, INCLUDING THE DOCKS, AFTER THE STORM PLAN COORDINATOR HAS DIRECTED EVACUATION. ANY BOAT OWNER OR BOAT BUDDY WHO FAILS TO IMMEDIATELY EVACUATE IS TRESPASSING AND DOES SO AT THEIR OWN RISK.

## SECTION VIII FOLLOW UP

### Damage Assessment

As soon as practical following the passage of the storm, the Rear Commodore or designee will return to the Club to conduct a preliminary assessment of damage to the clubhouse, grounds, and docks.

Photographs of all damage will be taken and a written assessment will be prepared within 24 hours to include damage to the clubhouse with recommendations for emergency repairs and obvious damage to docked boats.

### ABYC Emergency Board Meeting

The Board will meet within 72 hours or as soon as practical after the storm to review the damage assessment report and to take necessary action to effect emergency repairs to the Club and to restore the Club to normal operations as soon as possible.

The Board send an email to the membership reporting the damage assessment and the action taken at this meeting.

The Commodore will appoint such committees as necessary, each to be under the direction of a Flag Officer to oversee (a chair may be appointed for the committee operation):

1. (Rear Commodore) ABYC insurance claims, negotiations, and repairs to the clubhouse, grounds, and harbor.
2. (Vice Commodore) Assisting club members with their insurance claims and salvage operations.

### Salvage Contractor Pre-Qualification

Members will be required to follow pre-qualification criteria for salvage contractors operating on ABYC property or docks:

- \* References
- \* Insurance (including Workman's Compensation)
- \* Performance Bond
- \* Release

Any damage to ABYC property or docks resulting from salvage or other contractor activity will be the financial responsibility of the boat owner or Boat Buddy who ordered the work.

**SECTION IX**  
**AGREEMENT**

Member's Name: \_\_\_\_\_

Member's Phone Number(s):

Home: \_\_\_\_\_

Office: \_\_\_\_\_

Cell: \_\_\_\_\_

Boat Buddy's Name: \_\_\_\_\_

Boat Buddy's Phone Number(s):

Home: \_\_\_\_\_

Office: \_\_\_\_\_

Cell: \_\_\_\_\_

Boat Name and Regular Location: \_\_\_\_\_

Both the Member and Boat Buddy acknowledge that they have read the ABYC Storm Plan.

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Boat Buddy's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Date Plan Filed with ABYC Storm Plan Coordinator: \_\_\_\_\_

Storm Plan Coordinator's Initials: \_\_\_\_\_

Special Notes:

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**SECTION X**  
**INSURANCE APPENDIX**

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The following guidelines for member boat owners were originally prepared by the Marine Insurance Division of the Boat Owners Association of the United States, 880 South Pickett Street, Alexandria, VA, 22304, (703) 823-9550. You should discuss these and other guidelines with your insurance carrier.

**PROPOSED INSURANCE POLICY ENDORSEMENT**

(To deal with Potential Liability resulting from Emergency Operations.)

Notwithstanding any other provision of this policy, the company agrees to hold harmless the Apalachee Bay Yacht Club, its officers, members and employees for any damages occurring during, or resulting from, actions taken while conducting emergency salvage operations. Emergency salvage operations include any activity which the Apalachee Bay Yacht Club Rear Commodore or the Apalachee Bay Yacht Club Officers deem necessary to protect persons from injury or property from damage.

**ACTIONS EXPECTED OF BOAT OWNERS TO SECURE AND PROTECT THEIR PROPERTY**

It is reasonable to expect a boat owner to take the time and effort to secure the vessel in a safe mooring and take the steps necessary to secure the property from loss - short of riding out of the storm aboard.

**ACTIONS TO SECURE AND PROTECT**

Be familiar with and committed to the Apalachee Bay Yacht Club Storm Plan. The boats designated for relocation should be moved as quickly as possible.

Be sure your family and key crew members know the plan.

Remove as much gear as possible from the boat. What is not ruined by the storm stands a good chance of being broken or pilfered by vandals or salvage crews.

Enhance the water tight integrity of your boat, both above and below the water line. Seal windows, doors and hatches with duct tape. Shut sea cocks and cap off or plug unvalved fittings such as sink drains. Assure bilge has battery backup.

Remove important papers for safe keeping. They might be needed for an insurance claim.

Devote considerable time to the art of tying up or mooring your boat and attaching appropriate chafing gear. Secure roller furling systems so they cannot be unfurled by force of winds.

Most importantly, go home!! Do not attempt to ride out a hurricane on your boat. Too many people lose their lives attempting to ride out catastrophic storms in crowded harbors and moorings. Do the best you can to prepare and secure, and depend on your insurance policy beyond that.

### STEPS THE BOAT OWNER SHOULD TAKE IMMEDIATELY FOLLOWING THE LOSS

Get down to your boat as quickly as possible following the storm. Do the best you can to pick up and clean up parts and equipment regardless of the condition they seem to be in.

Call your insurance company and give them details on the exact location and condition of the boat. Is there major structural damage such as holes, dislodged bulkheads or broken spars? Minor damage such as gouges, scratches, etc.? Was the interior wet? Machinery wet? Will the boat have to be moved immediately?

If salvage or removal is required your insurance company should direct this activity through local adjusters and catastrophe teams. If emergency removal or salvage is required, do the best you can to screen the contractors for competence and cost and attempt to talk to your insurance representative before contracting services. The Apalachee Bay Yacht Club should be encouraged to take whatever emergency steps are necessary to protect life and property.

Make a list of repair facilities that you would/would not like to work with. If you are able to get these facilities to estimate repair costs quickly, you are likely to be repaired and back on the water before most boaters.

Begin clean up. Remove salt, mud, and sand from all parts of the boat. Remove wet carpets, drapes, etc. Check machinery. Flush and dry starters, pumps, and engines. Start and run engines if feasible. If the engines were wet and you act quickly, they can be saved. Call a mechanic for help if needed - this "Sue and Labor" effect is covered by the BOAT/U.S. Yacht Policy.

### GENERAL GUIDELINES FOR SECURING BOAT INSURANCE

1. The policy should be an "All Risk", Agreed Hull Value Yacht Policy. With this policy form, causes of loss not covered must be specifically excluded in the policy provisions. In the event of a total or constructive total loss the amount of insurance stated on the declarations page is paid to the owner without deduction for depreciation.
2. This policy form typically covers boating equipment normally carried for safety or navigation both aboard and when separated from the boat and stored ashore. It should specifically extend coverage to a dinghy or tender to the boat. Boat owners should check the specific provisions in their policies as they vary from company to company.
3. Dock boxes and other equipment owned by individual members could be considered "personal effects" and not automatically included in the Yacht Policy. Coverage is easily added with a personal effects rider. VHF radios and other navigational aids are considered

boating equipment and automatically covered under the Yacht Policy's "hull and machinery" coverage. The personal effects rider would cover sporting goods, personal gear, and the dock box. If members own their own dock box they should check with their insurance agent to see if they are covered for loss of the box and/or its contents.

4. Boat owners should be required to purchase P&I (Protection and Indemnity) coverage. P&I is a marine liability coverage. (BOAT/U.S. recommends \$300,000 liability limits but no less than \$100,000.) The incremental premium for the higher coverage is insignificant relative to the increased protection and the need for the protection.
5. Coverage for the cost of removing wrecks is normally found in the policy's liability section. Most good Yacht Insurance Companies will provide this protection and boat owners should check to see that its there. If the member has elected to do without any liability coverage, there is a good chance that he won't be covered.