



The Teaser®

Hurricanes – You Can Run But You Cannot Hide

By Captain Skip Smith

When you hear of an approaching storm and turn on the TV, the weatherman has the 5-day forecast pointed right at South Florida, even though the storm's path shows it going due west and should go into Mexico. Sometimes you think they work for Tums, Mylanta or some other drug company. Your stomach hurts and you start to think of all the work ahead of you to prepare for the storm.

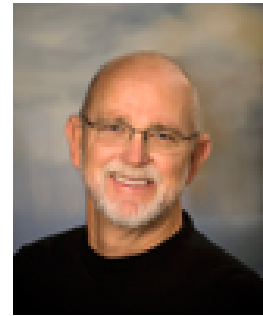
Let's see, your home owners wind policy has a \$100,000 deductible and the boat policy has about the same, so that means you're in for a lot of work so you don't have to pay out that much money. Maybe you can try and call the boat yard and ask about a bottom job. I hear that one a lot. When you do call, they are all full!

Hurricane storage isn't cheap and some boat yards offer a hurricane storage plan. Usually they want you to pay for this contract which equates to three or four month's worth of storage.

Underwriters and their claims department would love all of their insured's to either hire a Captain or have the owner/operator to run from the storm. I guess they don't watch the channels we watch, as the National Hurricane Centers cone covers all of Florida from five days out and it's impossible to outrun something that nobody knows where it's going.

So what do we do? Here are my suggestions if you are unable to get out of harm's way:

- **Planning!** Planning is the most important part. That's why underwriters make us get those Hurricane forms from our clients. Unfortunately, most people don't keep a copy and call us to remember what they wrote on that form.
Most people write that they will add extra lines and anchors. That's great, but where you fasten them is very important. Most cleats I see along the sea walls are too small, the pilings are weak and the trees are questionable too. You need to prepare early. Ask the neighbors if you can install some heavy cleats, the same with the neighbor across the canal.
- **Move as far inland as possible.** The buildings, homes and landscape seem to help buffer the winds. The winds along the coast seem to sandblast the boats and seem to be stronger in force. Tidal surges also seem to be less the further inland you go.
- **Remove the Izon Glass panels or enclosures and outriggers.** Lower the antennas and tape all hatches on the bridge closed.
- **Batteries!** If they are not strong, they will not be able to pump the bilges as power will be lost and the battery charger will not be able to keep them charged.
- **Lines, Lines and more lines.** When it comes to lines, I recommend the triple braided nylon as it has plenty of stretch and helps take the instant load off the cleats and pilings. Use the braided lines for back up as they do not have as much stretch, but are very strong.
Stronger lines are good, but multiple lines are sometimes better. The thicker lines use up the cleat much faster. Where you attach them is important too. Spread the load on all cleats and to different areas around the dock. Cleats, pilings, trees, etc.



Remember that if another boat breaks loose and comes into your spider web, you hope that the first couple of lines will stop them and then your secondary lines will become your primary.

- **Center the vessel in the slip or canal.** The lines will stretch and you need all the room you can get. I use a raft to get from the dock to the boat. I am still surprised how well the raft survives with only two lines on it! (Because it's so low to the water?)
- **Take pictures.** Take pictures of your vessel when you're done and then take a few photos of the other boats around yours. You never know if this will motivate your neighbor to secure their boat better, especially the neighbors in foreclosure.

We had one client go through hurricane Ivan in the Cayman Islands on his 50' Post and it ended up being one of the few boats that survived. He followed these procedures and said that the numerous lines did really help and they did stop quite a few boats while leaving him with a few lines by the time the storm passed.

Granted, this planning and preparation sounds like a lot of work; however, believe me, it could be more work collecting on your insurance policy! Unless, of course, SMI/ISR has you covered; but then again, you wouldn't do that to us. You would hear it from Tabby Watt throughout the entire 2010 Bahamas Billfish Championship!



Have a great summer!

Captain Skip Smith