

The top five yacht insurance claims and how to avoid them



Marine insurance expert Paul Birch tells Theo Stocker how to avoid the most common causes of damage to yachts

We begrudge the cost of yacht insurance, but pay anyway. Of course, yachts do get bumped, grounded or worse and insurers are there to help pick up the pieces. As claims are made, they build up a unique insight into how boats get damaged and what could have been done differently.

I spoke to Paul Birch, managing director of yacht insurer Bishop Skinner Marine to find out what the top causes of damage are, and how they can be avoided. It's good advice that we should all follow, and if we're honest, we could all do better.

1 Storm damage

Predictably, the sheer force of weather is the number one cause of damage to boats. What is surprising, however, is that this damage almost never occurs out at sea. It is far more likely to happen in harbour, or even on dry land.

Boats in marinas are sheltered, but they are tied up in close proximity to lots of hard objects. Hulls are often damaged by wind and waves forcing them into, or lifting them onto pontoons. On a mooring, the biggest danger is from roller-furling sails. A strong wind can work a headsail lose, making it flog until it shreds or the mooring gives up and the yacht breaks free.

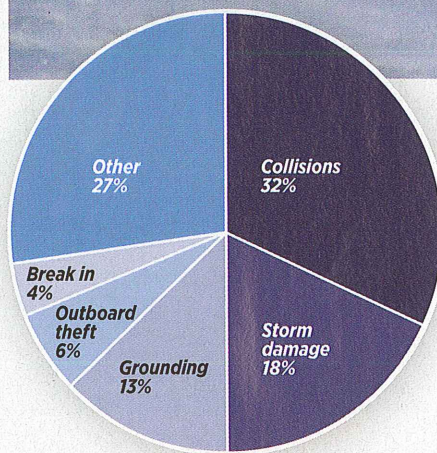
There are risks if the boat's ashore, too. With mast stepped and sails still bent on, there's a lot of windage and yachts can be blown over, particularly if the props being used aren't very secure.

HOW TO AVOID IT

The single most effective step you can take to avoid storm damage is to remove furling headsails and reduce windage as much as possible: unbend the mainsail,



PHOTO: ALAMY



The top five causes for yacht insurance claims with Bishop Skinner Marine in 2015

take the boom off, and remove the sprayhood and spray dodgers.

Storms are much more likely between 1 November and 31 March. If you stay on an exposed mooring over winter, your insurance company may not be best pleased. It's better to avoid the worst of the winter storms if you can. In a marina, using proper fenders and rigging decent mooring lines with chafe-points protected is crucial. Ashore, being well supported is the key and a modern well-braced yacht cradle is more secure than timber props.

Finally, go and check your boat. It's easy to forget about her when it's cold outside but pop down regularly and you'll spot problems before there is serious damage. If you're in a marina, do the staff check all the boats regularly?

Even sheltered marinas can be subject to wind and waves in severe weather

2 Collision

There are two categories of collisions as far as insurers are concerned – those during cruising, and those during racing. Even if you only enter one passage race a year with your club, it counts as racing. By definition, when boats are racing, they converge on a single point and the risk of collision rises.

Non-racing collisions rarely happen at sea; they're more likely in harbour. Other boats may manoeuvre unexpectedly, or you might have problems with your boat, such as loss of steering or power. Of course, you might just mess up coming alongside and bash another boat.

HOW TO AVOID IT

Practice your close-quarters manoeuvring skills. To avoid mechanical failures, check your engine, throttle controls and steering system regularly. Keep a good lookout at all times and follow the Colregs, even in the marina.

If you are going to race, let your insurance company know, as not doing so could invalidate your insurance. It would be cheaper not to race, but racing now and then is fun, isn't it? Your insurance premium might be slightly higher as a result or you could pay a one-off premium to extend your policy. The cost,

A swinging mooring is wonderful in the right weather, but can be exposed in winter



which isn't huge, includes higher wear and tear to sails and rigging, as well as the risk of a collision or dismasting.

3 Running aground

A grounding is much more likely to be the skipper's fault. After all, the charts tell you exactly where the land is. But if you haven't checked, or you make a mistake, you might not be aware of the impending underwater hazard. Don't worry, though. As long as it was an accident, it'll be covered on insurance. It is embarrassing to tell the truth, so insurers often hear about incorrect charts or unmarked rocks! Of course, there can be uncharted detritus such as shipping containers, trees or shopping trolleys.

HOW TO AVOID IT

Prepare your passage properly. It sounds obvious, but it's easy to be complacent in waters we think we know well. Work out your 'Plan B' in case circumstances change. It's usually last-minute changes that lead to mistakes.



Running aground can happen to the best of us. Have you planned your passage properly?

PHOTO: NIGEL CALDER

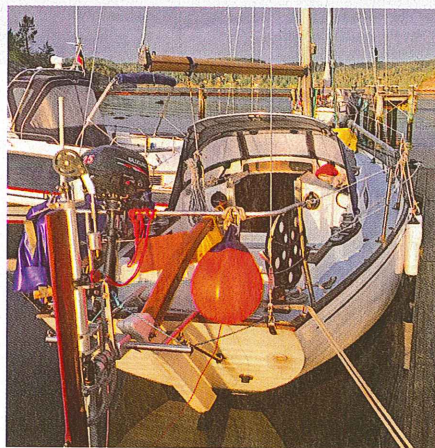


PHOTO: KIERAN FLATT

How secure is your outboard? Left on the pushpit like this, it's easy to steal

4 Outboard theft

Most yachts carry an outboard engine for the tender, and smaller boats often have an outboard as their main engine. They may not be as desirable as large powerboat outboards, but they are easy prey for opportunist thieves. Outboard engine theft rocketed in the last 15 years, but peaked around 2013 and a downward trend in thefts has continued since then. This is in large part due to better locks being produced and used.

HOW TO AVOID IT

A small padlock can be easily broken and will do little to deter most thieves. Your insurer may insist on a strong, purpose-made, proprietary outboard lock that covers the clamp screws. If your tender is left ashore, particularly with the outboard attached or if it's on a trailer, it should be locked to something, and trailer wheels should be clamped.

5 Break-in

Yachts themselves, with their thin washboards and flimsy padlocks, are often hardly more secure than the outboard. It's not great protection for the laptops and tablets, chartplotters and VHF radio sets, mobile phones and other valuables that we carry on board. How hard would it be to put a boot through your washboard, or wrench off the padlock? Yachts themselves are rarely stolen, though a trailer-sailer on its trailer is an easier target.

HOW TO AVOID IT

If you're in a marina, there should be CCTV so there are fewer break-ins. The remoteness of a swinging mooring makes your boat harder to get to, but once there, any would-be criminals are often out of sight. Wherever you keep your boat, she should be securely locked, including all hatches as well as the companionway. A mortise lock is better than a padlock. Most insurance policies will only pay up if the intruder had to force entry. ▲

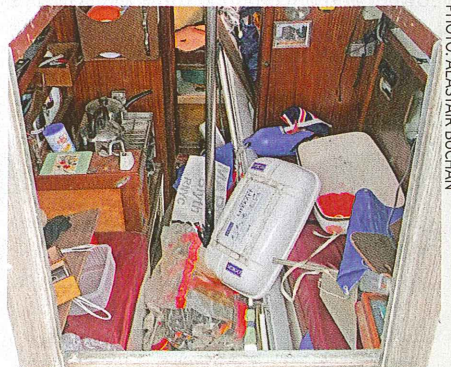


PHOTO: ALASTAIR BUCHAN

Having your boat broken into is upsetting and expensive, but is your boat really secure?