



Lessons from Last Year's Hurricanes Can Help Yacht Clubs Prepare Now

Last year's Hurricane Katrina was the most costly hurricane in U.S. history, while Hurricanes Rita and Wilma were among the seven most costly U.S. storms, according to the Insurance Information Institute. Many Yacht clubs were directly affected by the severe hurricane season in 2005. As we are now in the 2006 hurricane season, yacht clubs should apply the lessons learned from last year to help protect their operations from a storm potential that can lead to financial disaster.

The 2006 hurricane season forecast from AccuWeather.com Hurricane Center reports that this year will also see above-average storm frequency. Chief Forecaster Joe Bastardi notes, "Because it has been decades since the Northeast was hit by a major hurricane, some residents in the Northeast have become complacent regarding the threat of a hurricane. It is for this reason that we have been warning of elevated danger from hurricanes in the Northeast since March, when we first identified that patterns that could lead to such an occurrence this year or in the near future." The fast-moving nature of tropical cyclones leaves little time to protect property and lives. Bastardi adds, "Preparation is the key, since time is a perishable commodity when a hurricane is approaching the coast."

Yacht clubs up and down the seaboard cannot afford to be complacent. The Chubb Group of Insurance Companies handles insurance for many sailing organizations nationwide. Over the years, Chubb has seen many good and bad examples of how to prepare for a natural disaster.

"Based on our experience, the best way for a yacht club to prepare for a natural disaster is for the club's management to create a plan that defines the responsibilities of boat owners, captains and club staff in the event of a hurricane or other significant weather system," says Steven D. Hernandez, Senior Vice President of Chubb. "Many yacht clubs affected by last year's hurricanes either had no disaster plan or their plans did not contemplate the magnitude of severity experienced."

To help sailing organizations best prepare for a natural disaster such as a hurricane, Chubb makes the following recommendations:

In the plan

- ☞ Establish a written boat-hauling plan for the removal of boats, docks and other items in the water when hurricane warnings are issued.
- ☞ Create a hurricane committee that is responsible for evacuating larger boats, overseeing crane and harbor operations, and securing the clubhouse and grounds.
- ☞ Keep customer and business records off site for quick retrieval if the club is inaccessible or severely damaged.
- ☞ Have a qualified company inspect roofs and flashing on an annual basis to ensure that they are in good condition and adequately anchored. Wind-driven rain that gets under a roof can cause water damage throughout a building and lead to mold and indoor air quality problems down the road.
- ☞ Plans should be tested and rehearsed on an annual basis prior to the start of the Hurricane season. Any changes to the operations of the club should be accounted for and the plan should be updated.

In the path of storm

- ☞ Store outdoor furniture and other non-tethered items indoors or secure appropriately.
- ☞ Remove all anchors stowed on decks.
- ☞ Secure boats undergoing repairs in dry dock.
- ☞ When boarding up or shuttering a building, do not neglect roof and wall vents, where water can enter and cause damage.
- ☞ Make sure vents and air conditioner units on the roof are properly secured to the building. If torn loose by strong winds, they can leave holes in the roof that allow water into the building and cause significant damage to other property.
- ☞ Know how to contact your staff, especially your key personnel. Have access to home phone numbers and cell phone numbers and know where they plan to relocate if they need to evacuate the area.

"Yacht clubs can help to mitigate their losses in the event of a major catastrophe with a disaster plan that is updated and tested regularly," Hernandez says. "It could be the difference between staying afloat and watching your business sink."

For more information on emergency preparedness for yacht clubs, contact the US SAILING endorsed insurance agency Gowrie, Barden & Brett. www.gowrie.com. Also check out the Chubb Hurricane Guide for Businesses: <http://www.chubb.com/businesses/cci/chubb1160.pdf>.