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& general  
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# Risk management

guidance for boat owners



Maintaining your boat and equipment in a safe and seaworthy condition is a requirement of your policy, and wear and tear cannot be claimed for. Regardless of the extent of use it is particularly important to keep an eye on rigging and masts, which can be subjected to considerable loads. Also, engines and machinery should be serviced in accordance with manufacturers guidelines regardless of usage. You can take many common-sense measures to avoid loss or damage to your craft or its equipment.

**Our experience suggests that taking the precautions detailed below before taking to the water could significantly reduce the number of boating accidents and losses that occur.**



## Hull and deck fittings

### Risk

### Guidance

Corroded or loose hose clips, perished, worn or unsecure hoses.

Mild steel clips should be replaced with stainless steel clips. Regularly check clips for tightness and any corrosion. Double clips are preferable. Replace any suspect hoses.

Blocked anchor/cockpit locker drains.

Check condition regularly, especially during autumn and winter, or after long periods unused.

Bilge pump or anti-syphon loop blockage. Anti-syphon loop return valve can often seize.

Always close seacocks when not in use, and remember to open them again before use. Check for blockages, ensure bilge pump batteries are well charged.

Deck fittings pulling out under load or block clevis pins working loose.

To avoid injury and damage, ensure adequate backing plates on load bearing components and clevis pins are regularly checked, tightened and secured.



## Machinery and engine controls

### Risk

### Guidance

Rubber seal on sail/outdrive unit failure.

Check regularly and replace as per manufacturers instructions.

Stern gland or gaiter failure.

Check packing and gaiter clips which should be doubled up.

Galvanic/Electrolytic corrosion to underwater drives and metal skin fittings.

Ensure appropriate salt or freshwater anodes are correctly installed and inspected annually.

Frost damage to engine and water heaters ashore or afloat. Split engine block/head or pipes.

Safeguard engine as per manufacturers instructions and drain down systems when laid up.

Stiff, worn or corroded engine and steering controls. Can break at critical moments under load.

Inspect and replace as part of routine maintenance. Lubricate and ensure free running.



## Fire and fire extinguishers

### Risk

Gas leaks through valve, piping, cooker/heater or fridge, leading to fire or explosion. Piping not to British Safety Standards.

### Guidance

Ensure bottle stored up-right in a self venting compartment. Keep all gas cylinder valves firmly shut when not in use. Check for corrosion – replacement should only be undertaken by a qualified Gas Safe engineer or national equivalent if based overseas. If a gas or fuel leak is suspected, turn off pilot lights, do not use electrical equipment or smoke, ensure maximum ventilation and use a hand bilge pump to pump out any residual gas.

Out of date, poorly installed or discharged automatic extinguishers.

These will not go off when a fire is detected and can also invalidate your policy.

Incorrect containers for petrol storage/use of spare gas cylinders.

Only use cans designed for carrying petrol. Never use an open container to hold or transfer fuel or to mix petrol and 2 stroke oil. Ensure spare gas cylinders are properly secured and cannot break free in bad weather.

Fires

Ensure that the correct fire fighting equipment is kept on board as follows: fire blanket for cooking, fire blanket for lithium batteries if any toys/tools on board.



## Mast, spars, standing and running rigging

### Risk

Failure or dropping out of split pins, circlips.

### Guidance

Ensure they are replaced and taped every season and properly turned back on themselves.

Spreader ends coming out of spreader section due to rivet failure.

Ensure through bolted into section, not rivetted and taped over unless welded on.

Undersized or missing flexible toggle in forestay stemhead fitting, causing fatigue.

Fit/check with professional rigger ensure split bent back and taped.

Corrosion or cracks in T terminals, bottle screws, spreader and rigging brackets.

Regular inspection and replacement by professional company when necessary.



## Towing and salvage

### Risk

Confusion over correct procedure. Damage to vessel and crew if not done properly.

### Guidance

Don't rush or panic. Try to use your line, agree terms for tow beforehand. Try to secure through bow roller on to multiple solid anchor points, like mooring cleats and winches on both sides to spread load.



## Theft and general security

### Risk

Break-ins, whilst in use, ashore during winter or unattended on moorings for long periods.

Theft of outboard, tender and other exterior equipment.

### Guidance

Never leave unlocked, even for short periods. Remove expensive items from view/take home for winter. Check Yard Security and lock hatches.

Use a purpose manufactured locking device on motor. Store motor and other equipment below decks when left for long periods. Mark with visible security coding. Keep a record of serial numbers on outboard motors and other expensive items. Fit strong locks to main hatches, use specialist locks for outboard motors. Fit a wheelclamp to trailers whilst left unattended.



## Navigational errors

### Risk

Grounding claims, damaging props and underwater gear, more damage on falling tide, possible injury.

Collisions with other yachts or stationary objects.

Personal fatigue/confusion.

### Guidance

Proper passage planning. Check MCA requirements. Plot positions. Be cautious in unfamiliar waters. Check charts etc up to date. When navigating by GPS, take care to avoid any hazards between waypoints.

Keep a proper look out at all times and proceed with caution in bad visibility, during night or in unfamiliar waters.

Plan passages with adequate watch systems. Ensure crew are fully briefed and know what to do in an emergency. Refresh with RYA courses over the winter. Have adequate supplies and clothing.



## Laying up and launching hazards

### Risk

Boats blowing over whilst ashore, protective covers and furled sails being split.

Through hull fittings, pipes, flooring and stairs not properly replaced after lay up.

Water Ingress during Storage.

### Guidance

Remove all covers/sprayhood and sails to reduce windage when not used for long periods. Drop mast if wintered ashore. Ensure boats are stored level and a suitable cradle is used wherever possible.

Double check all through hull fittings prior to launch, shut sea cocks, and prepare boat for first use. Compile own check list.

Ensure protective covers are securely fitted and inspected regularly.



## Lithium-ion batteries

### Risk

### Guidance

Batteries overheating and catching fire

Use a professional to plan and install lithium-ion batteries. There is more involved than just swapping out your lead acid batteries.

Overcharging creating a fire risk

Ensure you have the correct battery management system installed. Many lithium-ion batteries must be charged with a Smart Charger configured to the requirements of the lithium-ion battery manufacturer's recommendations.

Overheating whilst charging and leading to fire

When charging lithium-ion battery-powered toys on board be mindful to keep an eye during charging and after charging (up to 1 hour at least).

Keep on board a lithium-ion fire blanket near the charging station in case of fire.

Cabling overload, leading to overheating/fire

All cabling must be of sufficient size and appropriately fused.

## A wealth of experience to assist you

For over 100 years, Navigators & General has been insuring pleasurecraft, from dinghies to superyachts. Over this time, we have developed an awareness of the common causes of insurance claims. Based on our experience, we have provided some helpful hints and tips. Following this guidance could help you avoid some of the most common claims and reduce loss or damage.

### Useful contact numbers

Monday to Friday 9am to 5pm

**Claims** 01273 863 450

**New customers** 01273 863 420

**Existing customers** 01273 863 430

**Commercial customers** 01273 863 460

The information contained within this document is provided for reference purposes only and should not be relied upon as a substitute for independent professional advice that takes into account your personal circumstances. Navigators & General accept no liability for any damage or losses that you incur as a result of relying upon any of the guidance contained herein.

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