



When winterising your boat there are a few key things to remember which reduce the risk of accident or incident, and leave you far better prepared when it comes to start boating in earnest again in the new season.

De humidifiers and heaters are now much more commonly used on boats, especially in the winter months. However insurers are seeing an increasing number of devastating fires on all types of boats, and should this trend continue restrictions may well apply to the cover available in respect of such fires. What makes them so devastating is that they often happen whilst boats are unattended, meaning it can be sometime before anyone is alerted to the fire, by which time it can be too late to save the boat. Steps you can take to minimise the risk of a fire are as follows:

1. Ensure a good quality trip system is used to cut power as soon as a short or power spike is detected.
2. Properly secure de humidifiers to prevent falling over in high gusts or swell.
3. Ensure that heaters and de humidifiers are in well ventilated areas away from flammable materials.
4. Follow instructions on the unit. Check and know how often you should clean or change the filters?
6. Do not leave the de humidifier running for weeks and weeks unattended, they are not designed to be left indefinitely.

Unless your insurance policy specifically excludes fires caused by de humidifiers or shore powered electrical appliances you would likely be covered in the event of a fire. But this will be small comfort in the loss of personal effects (and perhaps your boat) plus the time and stress involved in such a claim.

Outboard motor thefts have increased considerably in the last 12 months.

Where ever you are storing your boat if you have an outboard motor visible you will be at risk. Either remove the outboard motor completely, fit numerous high quality anti theft devices or remove the engine cover as a deterrent.

Frost damage caused thousands of pounds worth of damage in the cold snap February 2010, and this current one has already led to numerous claims notifications and not all insurance companies cover frost damage, so check your Policy wording! To protect yourself it is very important to properly winterise machinery in accordance with manufacturer's guidelines and drain down any heating or water systems

Finally, and probably one of the easiest ways to avoid claims is good communication with the yard you use. Many sinking claims over the years have been caused by something as simple as a log or depth sounder or inlet pipe being left disconnected at launch. Ensuring that the boat is fully prepped for launch, the yard has access to inspect for water ingress after launch, or even better that you yourself are there at the launch are a must.

We hope these useful tips will help you have a more relaxing winter (on or off your boat) and allow you to start the 2011 season with less work to do and more time to enjoy the sun.