Vessel Owners — Action to Take after a Hurricane

After the hurricane has passed, there may be extensive damage in the area. While checking the condition of your vessel is an important concern, there may be limitations such as flooded roads and downed power lines. A check of the vessel should be made as soon as possible to determine its condition and security.

Other vessels may be upriver, behind your vessel mooring location. This may require that you modify your mooring if you are in the center of a canal or stream so that other vessels can navigate past you. If you don’t, others may just cut your mooring lines and let your vessel drift, causing more damage than the hurricane.

A check of vessel security is important if damage has occurred. One security aspect that must be considered is the prevention of looters or others who feel that a damaged vessel is abandoned and thus theirs to take.

If your boat was moved prior to or during the storm, be aware that your home marina may not be able to take it back until repairs are completed on their facility. Temporary moorage may not offer the same security as your usual place. Thus, extra care should be given to remove valuable items and to check the boat frequently.

If there has been any theft, vandalism, or damage to the vessel other than storm-related, report it to local police or other law enforcement authorities so that appropriate actions can be taken. Obtain the incident report number and, if possible, a copy of the incident report to back up insurance claims or IRS loss reports.

If the vessel incurs damages, immediate action should be taken to save the vessel and/or equipment and prevent further loss or damage. This action is a requirement of all insurance policies. A vessel owner is expected to take those actions that a prudent uninsured person would take to save and preserve his property.

If the vessel appears to be unrepairable (constructive total loss), arrangements will still have to be made to remove the hull from any navigable waterway, as this will probably be required by government authorities. The vessel should be moved...
to a yard or salvage facility storage area.

If salvage removal of your vessel is required (emergency or otherwise) and you are unable to receive advice from your insurance company, agent, marina or yacht club, screen the salvage contractor for competence and cost. Read the contract, and know where your vessel is going and what level of security will be provided at the location. Save as much equipment from the vessel as possible.

Where vessel damages are repairable, an immediate arrangement should be made with a reputable repair yard to have the vessel moved there, if necessary, for repairs. Make a list of repair facilities that you would like to work with. Obtain estimates before proceeding with repairs. Owners who act quickly will be back in the water first.