



# Boat Insurance – Friend or Foe? An Update

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When I first wrote about this subject (see SSP, "Boat Insurance – Friend or Foe?", 2/28/07), I received some good feedback. But Hurricane Sandy's effects remind us that it might be a good idea to review some of these issues. So, it makes some sense to reprint the article with an added advisory.

### To File or Not to File

Most of us are familiar with insurance from owning a car. I don't know about you, but the fear of "assigned risk" and massive spikes in the cost of annual insurance premiums keeps me from putting in for anything on my car unless an asteroid landed on it and totaled the car. How does that translate into boat insurance and, unlike your car where it is mandated by state law that you must have it, do I need it?

As noted above and via a prior column, most boats that do sink do so right in their slip or out on their moorings. Insurance premiums for such losses can run from a couple of hundred dollars a year to thousands, depending of course on the value of the boat and the electronic package that it carries. It makes sense, to me at least, to protect that open-bow 19' Seahunt with the 150hp Merc on her transom, (worth \$20m when you bought her) for a couple of hundred dollars a year, just in case.) Also, as you read in a prior column on (see SSP, "Hard Aground – What Now", 11/1/06), you just might need towing and insurance covers that for a relatively small amount – say \$100 a year.

Why protect that bow rider if you really take great care to ensure that all the through hulls are supple, that the battery is well maintained and all the scuppers are kept clean? Well, if you can assure yourself of such caring attention, maybe it is worth booking the bet. Put the \$250 you would have spent in a coffee can and save it year after year. You won't get to \$20,000 in your lifetime but it wouldn't be the worst thing to take \$1,000 out of that coffee can one day and buy a new



GPS with a big color screen for the boat... (Did I say that you and the boat are getting older and that small black-and-white GPS is going to be impossible to see one day...?) But, from a personal experience, I had a neighbor's boat break off its mooring during the nearly month-long nor'easter we had in October of 2005 and it sent down on my very well maintained 25' Chris Craft launch. She sank in seconds on her mooring. It took four days for the storm to abate enough for my commercial tower to be able to raise her. Insurance company didn't need too much convincing that I wasn't derelict in maintaining the boat. It also helped that I told the truth on the application when I said it would be on a mooring and not fast to a dock at a marina.

But what if it had just sunk on her mooring because the scuppers got clogged with leaves and, eventually, she filled with water from rain and sank as the battery drained down to nothing...? BTW, if doesn't have to rain much. Just enough to have the boat sit lower in the water than she was designed for. Then, wind-driven wave action can ship some water aboard – causing your pride and joy to sit even lower! A vicious cycle, leading to a sinking... Any insurance company is going to look at such facts and consider

assigning some blame to you... Translation? Less than full book value.

How about if the wire running from the battery to the bilge pump was found to have been chafed? Not enough to short out (which you might catch a number of ways (such as the circuit breaker tripping)) but enough to reduce the juice driving the 1,000gph bilge pump to a trickle... When the insurance company's surveyor finds that, they will assign some amount of blame to you for not properly maintaining your boat... Translation? Less than full book value.

Look, if you deal with the major insurance carriers, their staffs are generally well-trained and they are not out to cheat you. But they aren't Santa Claus either. If the facts are friendly, you will get what you paid for and you will get it with a smile. When my 25' was sunk, for the first 24 hours I was walking around like I had lost a puppy or worse. Then, I said to myself, "It is time for a new boat. Thank God this is only a money issue." And the insurance company was fast with the settlement, with a smile.

However, if you haven't been giving your maritime baby the caring she needs, or ensuring that she is getting it from the dock master, you will find that the kindly insurance adjuster can be as cold as a January arctic blast across Moriches Bay. They are neither your friend nor your foe.

They are your insurance company. Give your vessel good care and attention. Let the facts always be friendly.

But check out whether you are covered for environmental damages like fuel spills associated with the sinking...

BTW, if you are interested in being part of USCG Forces, email me at JoinUSCGAux@aol.com or go direct to the D1SR Human Resources department, who are in charge of new members matters, at DSO-HR and we will help you "get in this thing..."

## Tides for Moriches Inlet starting with November 14, 2012

Day	High/Low	Tide Time	Height Feet	Sunrise/Sunset	Moon Time	% Moon Visible
Wed. 14	Low	12:08 AM	-0.4	6:38 AM	Rise 7:24 AM	0
14	High	6:29 AM	4.0	4:34 PM	Set 5:19 PM	
14	Low	12:54 PM	-0.5			
14	High	6:54 PM	3.3			
Thur. 15	Low	1:00 AM	-0.4	6:39 AM	Rise 8:32 AM	1
15	High	7:19 AM	4.0	4:33 PM	Set 6:20 PM	
15	Low	1:46 PM	-0.5			
15	High	7:48 PM	3.2			
Fri. 16	Low	1:52 AM	-0.4	6:40 AM	Rise 9:32 AM	5
16	High	8:13 AM	3.8	4:32 PM	Set 7:28 PM	
16	Low	2:37 PM	-0.5			
16	High	8:46 PM	3.1			
Sat. 17	Low	2:44 AM	-0.2	6:41 AM	Rise 10:23 AM	12
17	High	9:10 AM	3.7	4:31 PM	Set 8:38 PM	
17	Low	3:30 PM	-0.4			
17	High	9:47 PM	3.0			
Sun. 18	Low	3:39 AM	-0.1	6:42 AM	Rise 11:07 AM	21
18	High	10:10 AM	3.5	4:30 PM	Set 9:47 PM	
18	Low	4:24 PM	-0.2			
18	High	10:48 PM	2.9			
Mon. 19	Low	4:39 AM	0.2	6:43 AM	Rise 11:44 AM	31
19	High	11:09 AM	3.3	4:30 PM	Set 10:55 PM	
19	Low	5:23 PM	0.0			
19	High	11:47 PM	2.9			
Tues 20	Low	5:47 AM	0.3	6:44 AM	Rise 12:16 PM	42
20	High	12:05 PM	3.1	4:29 PM	Set 11:59 PM	
20	Low	6:25 PM	0.1			
Wed. 21	High	12:44 AM	2.9	6:46 AM	Rise 1 2:46 PM	52
21	Low	6:56 AM	0.4	4:28 PM		
21	High	1:01 PM	2.9			
21	Low	7:24 PM	0.1			
Thur. 22	High	1:40 AM	2.9	6:47 AM	Set 1:02 AM	63
22	Low	8:00 AM	0.4	4:28 PM	Rise 1:14 PM	
22	High	1:56 PM	2.8			
22	Low	8:16 PM	0.1			
Fri. 23	High	2:34 AM	3.0	6:48 AM	Set 2:02 AM	72
23	Low	8:55 AM	0.3	4:27 PM	Rise 1:42 PM	
23	High	2:52 PM	2.7			
23	Low	9:03 PM	0.1			
Sat. 24	High	3:27 AM	3.0	6:49 AM	Set 3:02 AM	80
24	Low	9:44 AM	0.2	4:27 PM	Rise 2:11 PM	
24	High	3:45 PM	2.7			
24	Low	9:46 PM	0.1			
Sun. 25	High	4:15 AM	3.1	6:50 AM	Set 4:01 AM	87
25	Low	10:29 AM	0.1	4:26 PM	Rise 2:42 PM	
25	High	4:35 PM	2.7			
25	Low	10:27 PM	0.1			



by TONY SALERNO

## FISHING WITH TONY

### STRIPERS AND TOGS GOOD TO THE END ALONG WITH MACK ATTACK

In the next few weeks ahead, blackfish action should continue on top of its game as should the striper fishing. In case you didn't hear, some of the seasons best tog action is happening at the Middle Grounds along the north shore, while the local south shore inlets and its surrounding counter parts have been experiencing some exceptional striper action ever since post Sandy.

"Without a doubt, we are seeing some of the best tog fishing in many years on most of the local wrecks and on the Middle Grounds" says Captain Desmond O'Sullivan of the Port Jeff based Celtic Quest Fleet. Not only are fares going away with easy limits of togs, but many are in the 6 to 8-pound range with most days seeing a double digit tog grabbing pool honors. For as long as the water does not chill off too quickly, the action should remain solid until the first week of December where both the Celtic Quest Fleet and the Osprey V will keep anglers rods bending.

Along the south shore, both the Moriches and Shinnecock Reefs are chock full of togs. The problem has been the weather since seas have been humongous with the passing of Sandy and the Nor'easter. However on the days anglers can make it out to the grounds, green and white crabs have been accounting for many blackfish in the 4 to 8-pound range. Of course there are a lot of smaller fish in the mix, but most of your keepers will be over 4-pounds.

Stripers have also been the talk of the towns of both inlets both day and night. The key is fishing live bait during the ebb tide and you should not have a problem catching a limit plus some. In the next couple of weeks the fall herring run and the fall migration up the Delaware and Hudson Rivers will have the stripers schooling up as they venture to their winter grounds. This means they will feast up on the herring and a myriad of other baitfish, which equates to anglers feasting on the action as well, especially on diamond jigs and live herring.

As the tog and striper seasons come to a close, Long Island's south shore should see the attack of winter mackerel. In fact, the winter fishery on the speedy torpedoes has been much more consistent the past several years than that of the spring run in recent memories. If you want to cash in on the Big Mac attack, there'll be open boats from Sandy Hook to Montauk that will take advantage of the action.

This week marks the last week of this column until April of 2013. Until then I wish you all a safe and happy holiday and winter season.