

## Great American Insurance Group And Our Agents/Brokers Work Together To Protect Your Marine Business Assets

Great American's team of marine underwriters, claims adjusters and loss prevention specialists combine to offer outstanding insurance protection.

Your operations are individually reviewed by marine specialists. Our claim staff is solely dedicated to marine and marine-related business. Our professionals are in place to meet your needs.

Ask about our special programs: Craft-Master, Excursion Vessels, Spill Responders, Pollution-Marine Cleanup and more.

Visit [www.GreatAmericanOcean.com](http://www.GreatAmericanOcean.com) to submit a simple one-page application.

## Consider Coming Aboard Great American's Ocean Marine Division

Orange, CA	Schaumburg, IL
Walnut Creek, CA	New York, NY
Windsor, CT	Cincinnati, OH
Lake Mary, FL	Miami, FL
Houston, TX	Seattle, WA

## Competitive Terms

- Strength and experience of Great American Insurance Group
  - Financial Strength
  - Claims
  - Loss Prevention
  - Underwriting
- Ease of working with a Great American agent or broker
- The benefits of combining marine and property-casualty coverages



**Ocean Marine Division Headquarters**  
65 Broadway  
New York City, NY 10006  
[GreatAmericanOcean.com](http://GreatAmericanOcean.com)

**Corporate Headquarters**  
Great American Insurance Group Tower  
301 E. Fourth Street  
Cincinnati, OH 45202  
[GreatAmericanInsuranceGroup.com](http://GreatAmericanInsuranceGroup.com)

AgriBusiness®  
Alternative Markets  
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**Ocean Marine**  
Property & Inland Marine  
Public Sector  
Specialty E & S  
Specialty Equipment Services  
Specialty Human Services  
Strategic Comp  
Supplemental Unemployment  
Trucking

American Empire Group  
Mid-Continent Group  
El Aguila  
Marketform  
National Interstate  
Republic Indemnity

Great American Insurance Company, lead insurer of Great American Insurance Group, has been rated "A" (Excellent) by A.M. Best Company for over 100 years (as of February 22, 2013.)

Great American Insurance Group, 301 E. Fourth Street, Cincinnati OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions.

Policies are underwritten by Great American Insurance Company, Great American Insurance Company of New York and Great American Alliance Insurance Company, which are authorized insurers in 50 states and the District of Columbia. The following registered service marks are owned by Great American Insurance Company: the Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group®.  
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## Hurricane Damage Prevention

For Marine Operators  
and Boat Dealers





## Hurricane Damage Prevention

A marina can be held liable for the damages sustained during a storm or hurricane if the marina's preparation or execution is deemed negligent.

Hurricane preparation begins long before the winds and seas begin to rise. Preplanning the storm is an absolute necessity.

## Make a Written Plan

- One of the major causes of damage during a storm is drifting vessels. Plan to thin out the concentration of vessels in your marina and prioritize a list of haul-outs with a time line for accomplishing it. Be sure to give owners adequate notice.
- Define responsibilities of employees and boat owners both before and after the storm, and make sure that everyone understands them. Provide training and hold drills to ensure everyone reacts in accordance with the plan.
- Decide which employees will be available to help before, during, and after the storm based on proximity to the site and personal needs.

- Keep copies of all financial and insurance records (including those of your customers) at a safe inland location. Back up your computer and store these records off site.
- Maintain a list of contact phone numbers for your customers: Emergency Management Services, Police, and Coast Guard.

## Practical Boat and Property Protection Tips

- Cover all windows with marine plywood.
- Place all products in the showroom and storage areas off the floor to avoid flood damage.
- Make sure that all boats are well fendered to prevent banging and chafing damage.
- Engine space vents should be secured with thin plywood and duct tape to keep out water and driving rain.
- All external electronics should be removed, including those in covered boxes.
- Double up on all mooring lines. Make sure that you have left enough slack to accommodate tidal surges of as much as ten feet. Ropes that are too tight will snap or pull out cleats. Make sure that you have good quality line, and that it is protected from chafing.
- Anchors should be used for secondary holding, or to keep boats away from docks. Anchors provide poor security in heavy winds and seas.
- Make sure that batteries and bilge pumps are operational.

- Boats on trailers and chocks should be dismantled, placed on the ground, and lashed down to prevent being flipped by the wind.
- For sailboats, remove halyards and remove the boom if possible, and lash it down ashore.
- Flying debris is a major hazard. All loose articles that may become projectiles should be removed or tied down. (Signs, barbecue grills, dinghies, chairs, tools, life rafts, and garbage cans.
- Boat windows should be taped on the outside, and all doors and hatches secured and locked.

## After the Storm

- Provide security to prevent vandalism and theft.
- Notify owners of the condition of their boats so they can contact their own insurers.
- Take pictures of damaged property.
- Immediately notify Great American Insurance of the extent of physical damage and the approximate cost.