Surveyor's Opinion I

Hurricane preparedness seminar, Storm readiness checklist Bla Bla Bla... I know you've heard a lot about being prepared for a storm from dozens of experts in their particular field. For boaters, I think that my perspective may be of particular interest.

I hit ground zero in Punta Gorda two days after Charlie with my first batch of claims folders. The first stop was to see my friend Gary at Punta Gorda Marina who was hit pretty hard. After that I felt my way around the bombed out city with no street signs, power or cell service (thank you GPS) and visited two small boats on lifts, I also inspected a 40' Island Packet sail boat and a 30odd foot Catalina. The next day I saw Pine Island, Cape Coral and Bokeelia. This batch of files was all marina kept boats. Some in wet slips and some in rack storage. The third day of straight roadwork I saw Fort Myers Beach and Fort Myers Yacht where Brady and Tony Pocklington were busy cleaning up surprisingly little debris. After the first week of recovery efforts boats were being quickly salvaged and my travels mainly took me to various salvage and storage areas. The information I gathered visiting the post storm sites and speaking with marina personal is what I have used to form my: SURVEYORS OPINION ON HOW TO SECURE MY BOAT FOR A STORM.
I guess the best way to assemble the information is a list of survival rates. I don't have percentage numbers, just my opinion based on viewing the nautical carnage of a Category 4 hurricane named Charlie.

1. Best Overall:

Hauled and blocked is by far the best alternative. Some marinas and dealerships went so far as to tie boats down to the ground by various means. One sport boat dealership on Fort Myers Beach installed small cleats in the concrete pad with Tap Con screws. They had not one boat come loose and only a little debris damage from their own awning. Two marinas on the Caloosahatchee tied boats down with steel augers. This is the method I chose for my 32 Luhrs. The only knock downs I saw were at a marina that had a long row of boats very close together and resting on sand with no tie downs. By and large the blocked boats over thirty-foot faired very well.

2. Second Best:

In water private dock. This storm did not produce huge tide surges as expected. Private slips in many cases are broad enough to allow ample scope on your dock lines and still keep the boat off the piles and sea wall. The majority of damage to these boats was by far roofing tiles. Sailboats suffered broken masts from pumping in the wind and this is about as unavoidable as flying debris.

3. Third Best:

Trailer kept. This is the best alternative for the under 30 crowd if available. Please don't park it under a tree. Especially a great big Gumbo Limbo tree.

4. Fourth Best: (second worst)

Lift kept. I saw very few boats secured properly upon their lifts and all were highly subject to flying roof tiles. But the main damage on lift kept boats was from the lifts. Most people had secured the boat to the dock and pilings with the usual macramé of rope and lifted the thing way up in the air. The boats all tried to climb off the lifts and got stuck about half way.
I saw a 20" Polar way up on a lift filled half way to gunnels with tiles. The color of the tiles determined that they had originated from across the canal. An interesting point to note here is that Punta Gorda and Cape Coral canals are twice as wide as ours here on Marco. A tile weighs about 8 pounds. Brett Favre couldn't throw a roofing tile across a Cape Coral canal and here I have a bunch boats filled with them. You have to see to believe what several hundred flying concrete tiles can do to a twenty foot boat ten feet above the water.

5. Last or Worst:

It's a tie. Large in the water marina or rack storage. The problem here is that your fate is subject to the numerous risk factors and luck of the storage facility itself. I saw entire docks broken from the pilings with a dozen boats all securely tied blowing around the marina sinking everything in their path, and whole barns of boats racked four high that had crashed down in a huge pile of twisted metal and broken fiberglass. I know it's not fair to generalize. Here on Marco we have a real mixed bag of dockage and storage. Some new barns with high wind ratings and approved engineering have been built in the last decade as well as some modern new concrete docks. If you ask their designers they will all tell you that they are rated for X amount of wind and surge and are very secure in a storm. I am just telling you what I saw in a Cat.4. Boats at marina docks faired very poorly. And two barns hit the ground full of boats.

So what do you do? I'll be general and proceed with the understanding that protecting against debris and rain are up to your own common sense and maintenance practices.

1. Make the boat heavy! On a lift, on the ground in the water or upon a trailer. Fill the gas tanks with fuel and any fish boxes bait wells coolers or sealed lazzerette with water. Keeping her as heavy as possible will lessen wind driven momentum.

2. Open your canvas. Roll up those Isen glass windows and take down the bimini top. This is to lessen the windage and accumulated leverage as well as preserving

the canvas enclosure. When Katrina was approaching I witnessed several owners at a marina on Marco actually installing their full camper canvas enclosures. Put your seat cushions inside instead of putting up canvas to protect them.

3. Tie the boat to the lift tight! Then tie the lift to the dock. If you do get a surge the boat will float the lift and settle back where she belongs instead of skewered on a piling when the water recedes. The same goes for your trailer. Tie the boat to the trailer, as if you wanted to race Nascar with it and then secure the trailer to the ground with augers or merely big wheel chocks. Try to secure the tongue somehow.

4. Tighten those mooring lines a little. I have seen zero damage from insufficient scope on spring lines and plenty from boats bashing against sea walls and pilings. Rope gets wet and stretches, especially nylon. So make sure she is secured off the dock for high tide plus a little extra (not ten feet extra). Why allow scope for ten feet of surge when that much surge will take out the house and dock anyway? Add just a little and keep her off the pilings.

5. Get your insurance policy set early. No underwriter will write a boat policy when there is a named storm approaching.

6. Get a professional survey at least every two years. A survey on any vessel over 20 feet will help you identify any problems with structure, self bailing or de-watering as well as give you a current document outlining the pre storm condition and value of your boat and its equipment issued by an objective professional.

7. Secure your boat early, board up the house and get away. Take your loved ones as far from harm's way as possible. I can replace my two boats but not my two sons.

As a marine surveyor, I am associated with the Society of Accredited Marine Surveyors and the American Boat and Yacht Council and the Collier County Marine Trades Association. My normal workload is split between boat and yacht surveys, damage claims work and marine consultation. Last year I performed 107 damaged boat insurance claims. 45 of those were related to Hurricane Charlie. I am still doing supplements and new damage assessments related to Charlie at this time.

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