

## For Safe Boating...



We've listed a few of the most common sort of damages below, with some advices on how to stay safe and avoid them while cruising on those hot summer days. Your yacht is your most expensive investment and our advices may help you to protect your savings and to have a pleasant holiday without any problems during your fun time at sea.



The risks we will discuss below can also help to make sure that you have the proper insurance coverage to protect your yacht.

### **Fire**

Although fire is among the less common type of yacht claims, they can result in the total loss of a yacht. We hope you never encounter such a nightmare.

The risk of fire tends to increase in direct proportion to the age of the yacht. According to our experience, fire damage can commonly be caused by faulty wiring, corrosion, problems during fuelling, and aging of the hoses etc.

Add the periodic inspection of firefighting equipment to your list of things to be done before each sailing. Thoroughly inspect your fuel tank, all hoses, and connections on a regular basis and, if necessary, engage technical experts for these tasks. Regular checks of the fuel system are very important. Old fuel tanks, circuits and connections can cause leaks due to corrosion, resulting in fire.

In addition to a problem with your yacht, it is possible that you will be affected by a fire that may occur on another yacht docked inside the marina. For such cases, you should get information about the mooring distance of the yachts in the marina, the fire response speed and capacity



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of the marina beforehand. Also, it is very important to pay attention to the classification of the marina, especially in terms of damages caused by bad weather conditions, which we will talk about in the next section. In addition, carefully review the liabilities section when signing the contract, you will make with the marina.

### **Bad Weather Conditions**

Global warming leads to an increase in extreme weather events. To give an example from our country, the events that took place in Ayvalık last May and in different parts of our country during the winter season before, with different intensities, caused material damage that cannot be ignored. Although it was formed because of tectonic movement, the small-scale tsunami that occurred after the Izmir earthquake can be counted among these natural events.

Make sure your yacht is properly secured at the boatyard or marina so that it does not slide or rock due to the waves. This will help to prevent your yacht from repeatedly hitting the dock or shore. You can consider using a boat lift or suspension system so that your yacht is less exposed to heavy waves and wind, especially during heavy storms.

Always be aware of the weather conditions and place additional bumpers at the points of your yacht in contact with other yachts and the quay during heavy weather times for protection against friction.

Always check the weather forecast before sailing. Sometimes a day that starts out sunny can quickly turn into a dark afternoon storm. If a sudden increase in wind and choppy waters occurs, this may be a sign of an approaching storm and get your boat back to shore as soon as possible and tie it securely to its mooring.



### **Grounding & Collision with Underwater Object**

Contact with the seabed is one of the most common types of damage. You may not encounter this risk on the routes you follow constantly, but for a new destination, make sure your captain knows the route to be followed. If it is a route not taken before, consult with local boat owners and captains who know the area. If possible, your captain can make a preliminary examination with a smaller boat to get a better sense of the area. There may be many obstacles or incorrectly marked channels that may harm your yacht on an unfamiliar route, and you should consider taking a different route if it is not possible to obtain a pre information. Make sure your insurance policy covers the geographical areas you intend to travel to.

Floating debris may occur in the sea after severe storms and weather conditions, so do not go out to sea immediately after such weather and let the debris make their way out to sea.

### **Collision with Another Boat**

The most common incidents of collision occur with jet skis and motorboats due to their speed and often hiding in blind spots.

In case of poor visibility while cruising, slow down and check that your navigation lights are operational and not obstructed by other objects on your yacht. Have at least one flare, navigation light, a sound-generating device (such as a whistle, horn, or siren), a first aid kit, anchor and a life jacket for each person on board.

### **Thievery**

Fortunately, there are several precautions that can be taken to prevent theft of your yacht and/or utility boats. You can set up a security alarm on your yacht, just like at home. You can install a camera system in important areas of your boat and that you keep and store camera footage on a regular basis.

Take care to keep your yacht in marinas / dockyards, where strict security measures are taken and regularly controlled 7/24.

Fortunately, we do not encounter the theft of yachts often, more commonly we encounter the theft of boats, pedalos, navigation systems, security equipment. To ensure full protection against loss of property, we strongly recommend that you create a complete inventory and ingredient list of the goods on your yacht and forward it to your insurance agent, along with photographs, before signing the policy.

### **Machinery Damages**

In general, the most effective method of preventing machinery damage is to carry out a regular maintenance.

Before and after each trip, also at regular intervals;

- Check the oil filters regularly.
- Check the engine oil level.
- Make sure that the fuel hoses are not damaged.
- Check the propeller and engine belts for wear and replace them if necessary.
- Check if the water intake is clean and free of debris.
- Make sure that propeller is free of caught fishing line etc.
- Check the fuel tank vent.
- Check that the bilge pump hoses are clear of debris that could cause clogging.
- Check hydraulic fluid and coolant levels.

Aging and wear of machinery parts are also common situations and damages caused by normal wear and tear are often excluded under a yacht policy.

Before you go on a long trip, it will be easier for you to use a readily prepared check list.

### **Injury**

Your friends and family, whom you will enjoy for a wonderful trip on your yacht, may not be as experienced as you are against possible dangers. The slippery deck surface can cause to lose balance, trips and falls, and in the event of injury, you may be responsible for medical costs. It is important to keep the deck dry all the time, to keep materials such as lifebuoys and life jackets well-maintained and ready for use, and to have a first aid kit with sufficient supplies. As a yacht owner, taking a first aid course can also save lives.

Do not serve hot drinks and not allow using cutlery while the yacht is on the road (during the trip). Encourage the passengers to sit towards the back of the yacht instead of the bow while underway.

We hope you will not encounter any problems, but do not forget to inform your insurance agent in time if an

incident occurs. Try to gather as much evidence as you can about the incident until the technical experts appointed by the insurer arrive. For example, if your yacht contacted with a boat, do not forget to take photos of the damaged area on the other boat, take a video recording, get the contact and insurance information of the other party and the identity information of the boat owner. Your insurer will assist you with the appropriate repair of the damage with its expert team.

We wish you a pleasant journey with your loved ones away from problems.

Fair winds and following seas.