

Hurricane Preparation Worksheet

Use this worksheet and adapt it to your own circumstances. Then be sure to distribute copies to your alternates as well as your marina owner/manager.

Boat's Name: _____ Length: _____ Model: _____
 Your Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone Day: _____ Night: _____

Alternates/Caretakers (if you are not available):
 Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone Day: _____ Night: _____
 Has Boat Keys? _____ Access to Hurricane Equipment? _____

Boat's Current Location: _____
Slip # _____ **Marina Name:** _____
Marina Address: _____

List All Equipment Needed Aboard to Prepare Boat:

Equipment	Current Location
1) Extra Lines	_____
2) Chafe Protectors	_____
3) Fenders	_____
4) Anchors	_____
5) Swivels	_____
6) Shackles	_____
7) Duct Tape	_____
8) Plugs (Exhaust Ports)	_____
9) _____	_____
10) _____	_____

List All Equipment Needed To Be Stripped from Boat:

Equipment	Storage Location
1) Electronics	_____
2) Dinghy	_____
3) Outboard/Fuel	_____
4) Sails	_____
5) Bimini	_____
6) Galley Fuel	_____
7) Ship's Papers	_____
8) Personal Effects	_____
9) _____	_____
10) _____	_____

Planned Location During Hurricane: _____

If at a dock: Slip # _____ Marina Name: _____
 Address: _____
 Additional Lines #: _____ Length: _____ Size: _____
 Chafe Gear: _____ Fenders: _____

If at a Hurricane Hole:
 Travel Time by Water from Present Location: _____
 Are There Bridges: _____ Will they be Opened Prior to Hurricane: _____
 Has Owner of Surrounding Land Been Contacted: _____
 How Will the Skipper Get Ashore: _____

Type of Bottom: _____ Depth: _____
 Additional Anchor Needed #: _____ Size: _____
 Types: _____
 Additional Line #: _____ Length: _____ Size: _____
 Additional Chain #: _____ Length: _____ Size: _____
 Chafe Gear: _____ Swivel: _____ Shackle(s): _____

If at a Mooring/Anchorage:
 Has Mooring Been Inspected Within the Last Six Months: _____
 How Will the Skipper Get Ashore: _____
 Type of Bottom: _____ Depth: _____
 Additional Anchor Needed #: _____ Size: _____
 Types: _____
 Additional Line #: _____ Length: _____ Size: _____
 Additional Chain #: _____ Length: _____ Size: _____
 Chafe Gear: _____ Swivel: _____ Shackle(s): _____

Diagram of Proposed Hurricane Docking/Mooring Arrangement:

If Stored Ashore:
 Windage Reduced by Stripping Sails, Furling Gear, Bimini, Antennas: _____
 Blocking Adequate for Storm Conditions: _____
 What Arrangements Have Been Made for Hauling: _____
 Storage Location: _____
 Contact Name (Marina/Property Owner): _____
 Phone #: _____

CLAIMS DEPARTMENT

Claims are one of the main reasons people purchase insurance. You want to know that your agent is going to be there for you if an incident should occur. Before working at this office, I thought that an agent was more on the side of the company, more looking to deny a claim than pay. That is absolutely not true at Blackadar Marine. We will be there for you through the whole process.

A good thing that has been happening is when insureds call before they think a claim is going to happen, as in the case of an upcoming storm. When impending hurricanes rear their ugly head, it is not uncommon to have an insured call and ask, "What should I do?". I have listened to Marty (Blackadar) council these people and have learned that the best response to that question is, "What would you do if you knew you didn't have insurance?". It sometimes takes a few minutes for them to understand what this means but after giving it some thought they realize it is a good way to look at it.

I have been handling claims here since the beginning of the year. I always thought of myself to be like a character from that TV show CSI, using my persistence and ability to sort through the facts with the claims. As I am fairly new at this, Marty and the rest of the Blackadar Marine staff are always at hand and willing to help.

I hope we won't have to meet over the phone by dealing with a claim but rest assured, we will be here for you if the moment arises.

Nancy Brunet, CSR
 Claims Dept

POLICY CANCELLATIONS

Our marine policies are automatically renewed each year by the companies. We have insured's who have sold their boats or have replaced their insurance for a variety of reasons. Because the policy is automatically renewed, you the insured must sign a release form to cancel the insurance. If you do not contact our office to let us know that you need to cancel the insurance we are forced to send a legal notice for non-payment or in the case of direct bill from the company, they will cancel you for non-payment.

When this happens it is very difficult to rewrite the insurance for a new boat or when you come back to us for coverage. The companies look at the cancellation for non-payment as a black mark on your record. This could be an indication that you are not maintaining your boat properly or have financial problems.

Our strong recommendation is that you notify us as soon as you no longer need the insurance. We will then send you a form to sign giving us permission to cancel and state the reason why. Then in the future your record will be clean and we will have more markets for your insurance. The companies do ask if your insurance has ever been cancelled, and for what reason.

If you have any questions about this please call me at extension 16 and I will be happy to discuss this procedure with you. Remember if you cancel your insurance during the year the companies usually give you a credit.

Cindy Harb,
 Office Manager

PROFILE OF A BLACKADAR EMPLOYEE

Twelve years ago, I can remember running through Blackadar Marine Insurance, heading straight to the candy jar to see if anyone had put a new, tasty treat inside. Never in a million years would I have thought I would be typing out a company biography to put in a newsletter and working in my own cubicle.

This will be my third summer at Blackadar Marine and in the fall I will be heading to the beautiful Newport, Rhode Island seacoast to attend Salve Regina University. I guess my marine roots will never go away as my mother, Nancy Brunet, has decided to sign me up for a sailing class with the current gold medal holder from the Yngling Sailing World Championships. I plan to obtain a Bachelor's Degree in Biomedical Sciences with a Minor in Business. Quite ambitious for the girl who once dreamed of being the drive-up girl at McDonald's just so she could get free french fries.

In my free time, I enjoy going to the beach, shopping and spending time with my friends, who are heading out themselves to all points of the country. Yet, with a best friend heading to McGill University in Montreal and another to The George Washington University in DC, I'm sure many visits will be planned.

I look forward to speaking with you during my Holiday and summer breaks! Have a wonderful and safe boating season!

P.S. I can still be found running to the candy jar from time to time.

Bridget Brunet,
 Office Assistant

Blackadar Marine Insurance News

Summer 2006

**CERTIFICATE OF INSURANCE
VS.
ADDITIONAL INSURED**

THAT IS THE QUESTION...

When a company or individual asks for proof of insurance, are they asking for a "certificate of insurance" or are they asking to be added to your policy as "additional insured"?

CERTIFICATE OF INSURANCE:
Many times they just want to know that you are sufficiently insured. The marina where you keep your boat would be one example of someone looking for this type of form. At this time, there is no charge for a Certificate of Insurance to be sent.

ADDITIONAL INSURED:
Refers to your P&I coverage extending to the company or individual that is requesting it. There is usually a charge for an Additional Insured to be added whether it is for one day or for a year.

IN EITHER CASE WE NEED:
Name
Address

Fax Number
Date (if for a specific event)
Make sure you ask the question of which is needed before calling us. We need the answer before we can issue either form.

Nancy Brunet, CSR
Claims Dept

POLLUTION COVERAGE

The "Coast Guard and Maritime Transportation Act of 2006", a new Federal Law signed into effect July 11, 2006, increases the minimum liability limit from \$500,000 to \$800,000.

For anyone that already has a Pollution Policy with the \$500,000 limit, you will be receiving an endorsement amending your limit to \$800,000.

If you do not have pollution coverage currently and would like more information, please call and we can discuss your options.

Donna Duermyer,
CSR

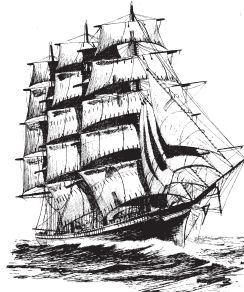
How To Reach Us:
Toll Free: 1-800-292-0092
NH: 1-603-394-7008
Fax: 1-603-394-7056
Voice Mail Extensions:
If you wish to call us after our normal business hours please feel free.

Our message will provide an emergency number should you need immediate attention. Otherwise, upon hearing our message, just dial * 8 and then the extension you want. You will be transferred and can leave a message.

Marty	15
Cindy	16
Donna	20
Nancy	21
Bridget	12
Heather	11
Debbie	10

Please remember you cannot bind or change coverages by leaving a message on our system.

We hope you find our system convenient. Please let us know of your suggestion and visit us online at www.blackadarmarine.com.



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800 292-0092

Marine Specialists For Over 40 Years

**CATASTROPHE
PLANNING. . . PLEASE**

The 2006 Hurricane Season was officially started with Tropical Storm Beryl. Although it delivered plenty of tropical rains it did not cause any damage of the "hurricane" degree. We were all lucky and grateful.

Our Industry (insurance) has been nervously anticipating this hurricane season and for good reason; 2005 was devastating to the areas that hurricanes affected and the insurance industry as a whole. People's lives that the hurricane(s) directly affected will never be the same.

We have always tried to address hurricane and storm planning with our commercial vessel customers. It reminds me why I'm so proud to have them as customers. They always have a plan and a contingency plan and usually have a plan before anyone asks them. It is part of what makes them professionals. They take care of the equipment that they use in their business. It is the right way to think. Thinking would be important when describing people who act responsibly. Insurance is good, but taking precautions and making a plan is much better than the stress involved in a loss.

Considering a "plan" for your home, auto, business and boat should be on the top of your list for important things to do. We are including a sample Hurricane Preparation Worksheet for your convenience. One of our good recreational marine insurance companies provided it and we thought it would be a good outline to suggest.

Some of our insurance policies offer "Hurricane Haul Out" reimbursement. Some do not. It is your respon-

In This Issue:

- * Catastrophe Planning
- * Read and Know Your Policy
- * Hurricane Preparation Worksheet
- * Claims Department
- * Policy Cancellations
- * Employee Profile
- * Certificate vs. Additional Insured
- * Pollution Coverage

sibility to know if your coverage does or does not. Give us a call if you need assistance understanding your coverage. Being informed is a good way to be prepared. Another good thought to hold on this subject is to act as though you don't have insurance. Do what you should do to protect your property. With that as a guide you can be sure that you are doing the right thing.

This is only the beginning of September and we have at least two more months to get through before the hurricane season is officially over (November). I hope the storms that develop all blow themselves out and are only names on the weather channel that the scientists enjoy drawing pictures of their tracks for dramatic effect. In the meantime, make a plan, use the worksheet as a guide and call if you need us. We are here to help.

-Marty Blackadar, President

**YOU MAY THINK READING YOUR
POLICY SEEMS
UNNECESSARY BUT. . .
READ THIS**

DID YOU KNOW boat and yacht policies EXCLUDE damage caused by wear and tear, gradual deterioration, rust or corrosion? For example, if your fuel tanks leak due to one or more of

the above mentioned causes, the result is a fuel spill and it is considered environmental damage, which is a BIG ISSUE. If this is the case, chances are that you will not be covered for this fuel spill/environmental damage if wear and tear, gradual deterioration, rust or corrosion is the cause of your fuel tank leaking.

Do you know what your vessel lay-up dates are? It is important and your responsibility to read your policy to confirm what your coverages are. You do not want to be operating your vessel in the middle of October if your lay-up date was October 1st. If you are operating your vessel when you are supposed to be laid up, your coverage is void due to a breach of warranty.

Do you know what your navigation area is? Do you operate your vessel down to Cape Hatteras, NC for the winter and does your policy state that you have navigation to Cape Hatteras; or is your navigation area on your policy only to Cape May, NJ? If you go down to Cape Hatteras and only have navigation to Cape May you are out of your navigation area and you've breached your policy's warranty; consequently, no coverage.

Reading your policy to make sure all information is accurate and knowing what your coverages are is your responsibility. Should you need to make a change to your policy, we are more than happy to help. We are here to serve you and to make sure you have the right coverage for your needs. Having the convenience to contact us and discuss your policy is what Blackadar service is all about.

-Heather Davis, CSR