

Yacht Club & Sailing Organizations Hurricane Season Preparedness & Recovery

In the past 100 years, Atlantic hurricanes have wreaked havoc as far north as Halifax, Nova Scotia, and south as the Caribbean islands and Central America. The key lesson from these storm events is that a well-thought-out emergency action plan may significantly reduce direct and indirect damage. The plan should include actions before, during, and after a hurricane.



Before Hurricane Season

- Develop a formal plan and distribute it to employees to allow them to prepare for personal as well as work responsibilities during a hurricane.
- Assign responsibility for all buildings, operations, equipment, and boat-specific activities. Designate team leads and critical personnel. Update contact information annually, at a minimum.
- Review the plan with co-tenants and subcontractors who work at/for the yacht club.
- Size inventory and orders during hurricane season to minimize loss.
- Anticipate inventory of boats during hurricane season (permanent, transient, or new).
- If possible, relocate vessels to protected waters, secure at the club, or move trailerable vessels inland to safe locations at positive elevation.
- If possible, relocate club-owned vehicles and machinery to further inland locations with a positive elevation.
- Cradle or have 4 to 6 jack stands chained together with bases protected from shifting or sinking for boats stored on land. Secure with lines or web straps to ground screws or preset concrete eyes—nest vessels gunwale to gunwale and strap together.
- Provide a written Hurricane Action Plan to boat owners of non-owned vessels in care, custody, or control (at the club or offsite property) as notice to those in mooring, listing, or work order contracts.
- Request boat owners to follow the club's hurricane plan.
- Know all boat owners or designated representatives, captains, and caretakers. Have updated contact information (home, work, cell numbers, and addresses) during hurricane season.
- Conduct complete facility housekeeping audit: clean up open areas and structures; remove debris, trash, and unneeded items; store or secure all materials and supplies; inspect and service building walls, roofs, windows, doors, docks, piers, wharfing or slipfingers, pilings, electrical and lighting installations.
- Ensure fuel and natural gas dispensing, portable, and fixed fire-fighting equipment are secured and in place.
- Stow mobile lifts, hydrolifts, and railways.
- Stock emergency equipment and supplies: extra mooring lines, lumber for fender boards, chafing gear, screw anchors, flashlights, batteries, portable generators, electrical and manual bilge pumps, hull patching, and repair supplies.



72 to 48 Hours Before Hurricane Watch (*Hurricane Advisory*)

- Notify personnel and start hurricane plan action.
- Place mobile or waterborne operations personnel on standby to start securing operations.
- Begin facility protection: police yards, marina, and dock areas. Stow away or secure loose equipment.
- Secure all flammable, explosive, or other hazardous materials, including compressed gas cylinders, in a safe, protected area.
- Remove vessels from racks and secure them elsewhere for dry storage or other facilities with outside racks for small boat and trailer storage.
- Evaluate the need to evacuate all vessels for facilities with rack storage inside buildings located lowland.
- Take down large signs, antennas, or other removable items subject to wind damage.
- Begin facility protection precautions: storm shutters or other protective equipment should be ready/installed for use.
- Process and mail paperwork on hand and secure other paperwork in a safe place.
- Store expensive equipment and products in inland and positively elevated warehouses.
- Reduce inventories where feasible and delay orders for materials, stocks, and supplies.
- Contact vessel owners/representatives to remove vessels from the facility if required.



48 to 36 Hours Before Hurricane (*Hurricane Watch*)

- Complete vessel removal and fueling.
- Secure all equipment not needed for storm preparation in protected areas (forklifts, trucks, travelifts, mobile cranes, and workboats).
- Secure fueling operations and equipment.
- Be acutely aware of storm surges and progressive high tides – often, these tides/surges may start well ahead of the winds, so adjust plans accordingly.



Within 36 Hours Before Hurricane (*Hurricane Warning*)

- Complete vessel protection and securing with a final check that doubled mooring lines are tied off with sufficient slack and that fender boards/protective equipment are in place.
- 12 hours before the storm, release personnel not scheduled to staff facilities during the storm with instructions for reporting back after the storm.
- Lock and secure all perimeter access points (fences, gates, and building doors).
- Do not allow staff or members to ride the storm out aboard a vessel.
- Complete additional measures for lowland locations: secure docks, field buildings, and offices; evaluate trailers; turn off power, natural gas, and city water lines at each building as well as at the main switch/valve/meter; secure fuel supply tanks/lines at shoreside installation; disconnect and store electric motors, and pumps that are at or below ground level.
- Evacuate all personnel from the property.
- Notify location management and local police when the location is secured and evacuation is complete.



During Hurricane

- Remain inland if possible. For staffed facilities, use extreme caution if outdoor activity is necessary.
- Do not move or re-secure loose vessels.
- Do not go outside during a storm “eye” or lull.



After Hurricane

- Inspect docks, piers, and structures for damage or repair needs.
- Inspect all club-owned boats for damage.
- Watch for snakes, alligators, or wild animals in grassy areas.
- Watch for downed electrical wires; generators may be operating, and the lines may be “hot.”
- Smell for leaking natural gas (do not use matches or candles).
- Check for leaking gasoline or diesel fuel at fueling docks and tanks.
- Check and repair electrical equipment that was submerged before starting.
- Report broken sewer and water mains to the utility or facility owner.
- Check building, and dock electrical wiring before turning on the main power switch.
- Inspect and repair/replace all wet small appliances.
- Prepare written damage assessment.
- Report theft and vandalism to local police: obtain incident report and number for insurance and IRS.



Claims & Loss Reporting

- Document any essential repairs made before insurance adjusters are available.
- If the club is responsible for member vessels, be prepared for inquiries from members. Notify members of damage to their boats immediately and provide a status of the property.
- Have a plan for controlling access to the property based on categories: members/non-members, outside contractors, repairers, estimators, surveyors, adjusters, and appraisers.



Learn More & Connect

For more information about protecting your organization, utilize these resources.

- **Risk Strategies / Burgee Program:** Email burgeegowrie@risk-strategies.com or visit www.risk-strategies.com/burgeeprogram.
- **Chubb:** Contact your local Chubb Risk Engineer, email RiskEngineeringServices@chubb.com, or visit www.chubb.com/engineering.