



MOORINGS – Where and How?

Where and how a vessel is moored can effect the risk the vessel faces. Therefore, it also affects the underwriters' assessment of the risk and its rating, terms and conditions. Generally, subject to any specific terms and conditions, the insurance covers the vessel ashore and afloat and includes hauling out and launching. Different moorings can carry different conditions and limitations and it is important that these are understood.

Marina Berth

This is the preferred mooring for most craft. In order to promote freedom to use the vessel, it is advisable to have 12 months in commission cover. Any loss or damage occurring while the vessel is ashore or afloat on a pontoon berth in a marina can be subject to Marina Benefits Clause. This clause provides that the excess will not be deducted from any settlement nor will any earned no claim bonus be effected following payment provided such loss or damage is recoverable.

NB Not all insurers have this clause, check against the terms and conditions of your policy.

Launch and Recover

Boats kept on dry land when not in use may have certain warranties regarding the security of the vessel, for example, wheel clamp conditions.

Speedboats

Smaller craft, which have a maximum designed speed in excess of 17 knots, are usually insured subject to the "Speedboat Clauses". One of the applicable Speedboat Clauses provides that a claim will not be recoverable where a vessel is left afloat unattended off an exposed beach or shore.

The extent the Speedboat Clauses apply vary depending on the type of mooring and the type of vessel. It is important to understand the effect that they have on coverage.

Swinging Moorings

The location of a swinging mooring will dictate whether the policy permits the vessel to be left on the mooring throughout the year or whether it is restricted to certain months of the year. Swinging moorings should be laid professionally and should be regularly checked and maintained by the person who laid them. It is also wise to ensure that the person who laid the mooring carries adequate professional indemnity insurance to cover his liabilities.

If the mooring area is at all exposed, (even to a freak wind), it is wise to use a chain from the mooring to the vessel, rather than relying on a rope strop. The vessel's topsides can be protected from chaffing by covering the top section of the chain with a plastic tube.

Laid Up

If your policy stipulates a period during which the vessel must not be left on the mooring, this period must be strictly adhered to. If you require the vessel to be left on the mooring after the lay up date, or it is to be put into the water before the end of the lay up period, then, the insurers must be advised and their agreement obtained in advance.

As with any insurance matter, the terms and conditions of an insurance are very important. All boat owners must be aware of the implications of these terms and conditions. If you are in any doubt regarding any stipulation as to where and how the vessel is to be moored or stored, immediate clarification should be sought from the insurer.

This leaflet is for information purposes only. It is not intended to define legal terms nor is it intended to affect the interpretation of any policy issued.