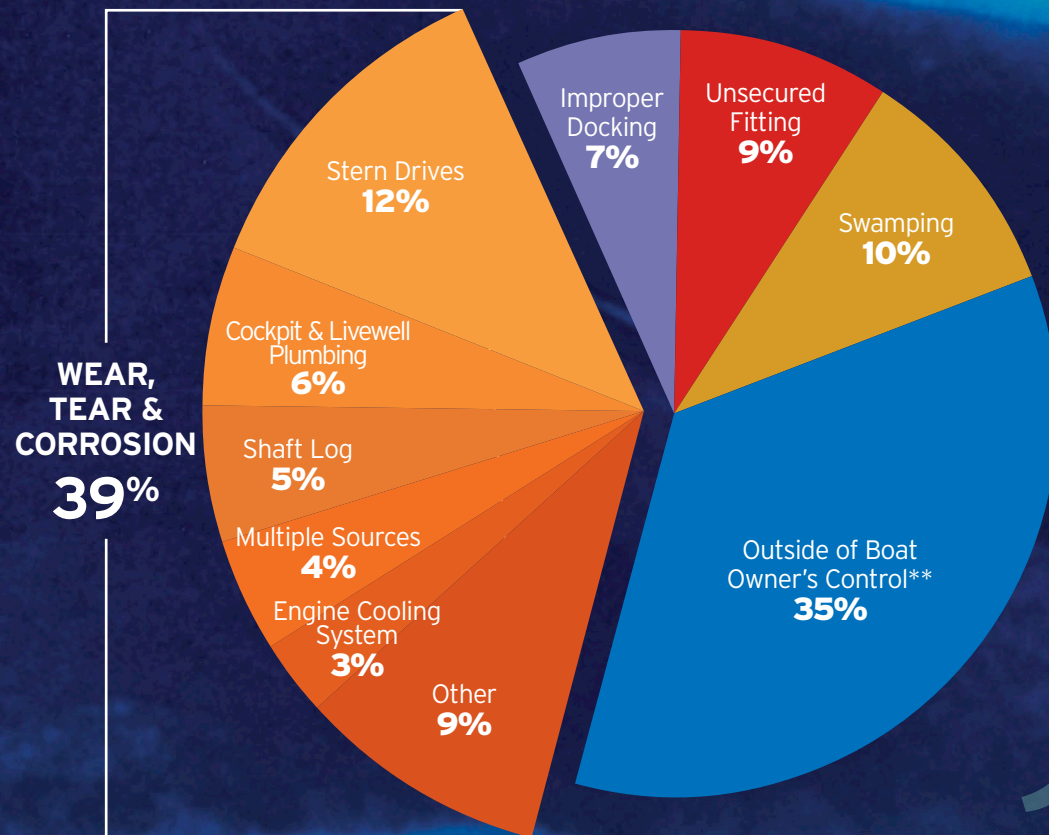


Why Boats SINK

From the BoatU.S. Marine Insurance Claim Files

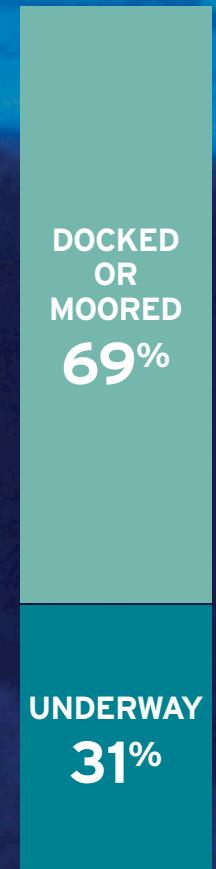


SINKING CLAIMS AT THE DOCK, 2012



WEAR, TEAR & CORROSION
39%

TOTAL SINKING CLAIMS, 2012*



WHAT TO DO IF YOU HIT SOMETHING

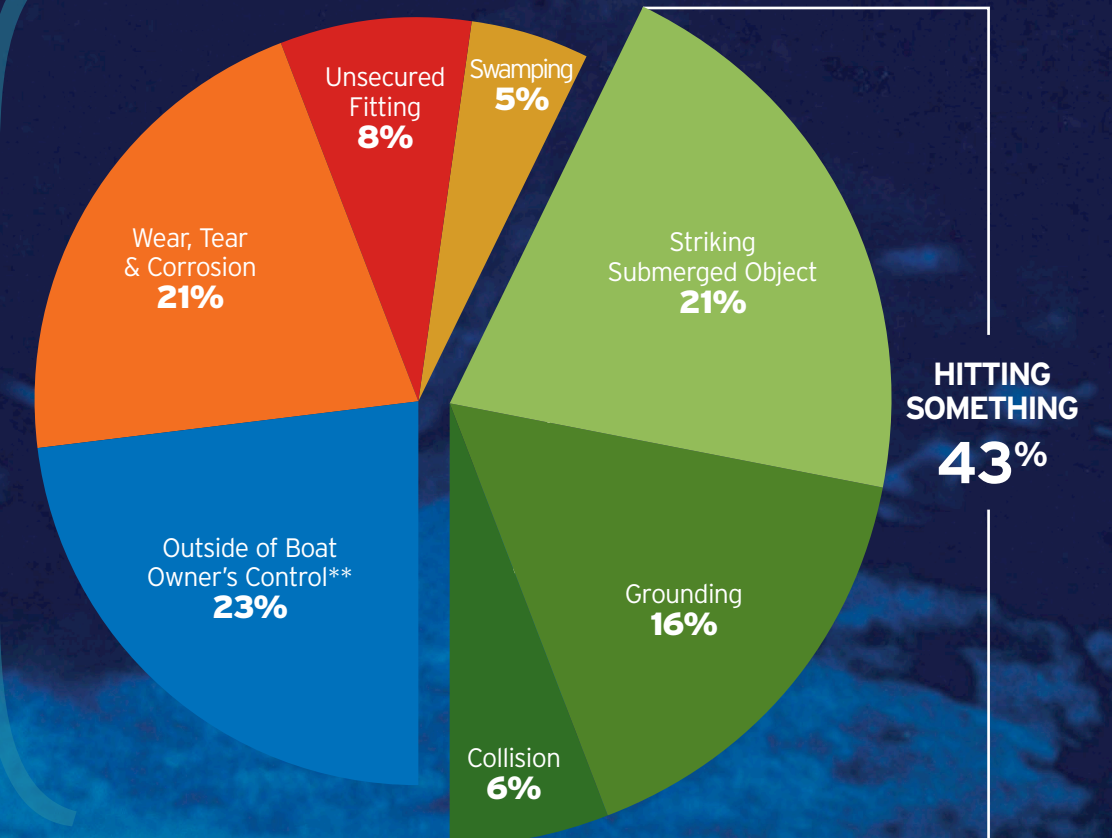
If You're Taking On Water

- Put on life jackets
- Contact Coast Guard to notify them of the situation
- Ask for assistance from towing company
- If you can avoid it, do not try to start your engine
- Haul out as soon as possible

If You're Not Taking On Water

- If your engine has stalled, check for damage to stern drive or shaft seal before attempting to restart it
- If any damage, call for assistance
- If you can restart the engine, work your way slowly home
- Check bilge periodically
- If any sign of water intrusion, haul out as soon as possible

SINKING CLAIMS UNDERWAY, 2012



KEY WAYS TO PREVENT SINKING AT THE DOCK

Stern Drive Bellows

- Inspect regularly
- Replace every 3-6 years
- Haul out annually to clear marine growth

Cockpit and Livewell Plumbing

- Inspect all plumbing to be sure water cannot drain into bilge
- Replace any cracked plastic thru-hull fittings

Shaft Stuffing Box

- Adjust so that there are no leaks when engine off; 2-3 drops per minute when engine on
- Repack stuffing seasonally

* Not including Hurricane Sandy

** Defective parts/workmanship, lightning, storm, defective design, etc.