

## Love me Tender

.....or dinghy, or Ship's Boat, or what-have-you. The point is, marine insurance policies have **important restrictions** in coverage regarding claims for tenders and dinghies.

For the most part you ***must***

- Secure your dinghy when unattended.
- Never tow your dinghy.
- Ensure the outboard motor is equipped with an anti-theft device.
- Ensure your outboard motor cannot fall off or overboard.
- Obtain a police report if your secured dinghy is stolen.
- Mark your tender with registration numbers and/or the name and number of the mother ship.

Many claims come from lack of care and due diligence in the management of dinghies. Underwriters will likely deny claims if you do not do your bit and protect your dink adequately. Charter operators, bareboat and/or captained usually have no theft coverage unless the tender is stolen along with the mother ship. **Protect your property.**

We suggest:

- Through-bolt outboard motors to prevent them from falling overboard.
- Attach a safety line to avoid losing an outboard motor when installing on or removing from your tender.
- Install a motor lock. They are cheap and will discourage thieves.
- Make sure the registration numbers and name of the mother ship are difficult to remove.
- When unattended, lock your dinghy. An old lifeline with loops or fittings installed makes a great vinyl-covered security cable.
- Take photos of the dinghy and her motor. If you can include the markings and anti-theft devices in the picture, so much the better. Send us a copy of the photo.
- Hoist your dinghy aboard or mostly out-of-the-water when you retire for the night.
- Always bring your tender aboard before getting underway. An added bonus is that you cannot back down on the painter.

If you have a claim:

- Always obtain a Police, Port Authority or Coast Guard report.
- Ensure the report clearly states there were visible signs of burglary such as tool marks, cut cables or other signs indicating thieves defeated your antitheft measures. Keep the pieces for the claims adjuster. If the authorities keep them, get a receipt.
- Report your claim to us as soon as possible, by phone, fax, email or on our website [www.offshorerisk.com](http://www.offshorerisk.com) using the claims link.

ALWAYS

- Read your policy for complete information. Boring-maybe, but it is your property and it bears a little attention now and then.
- Ask questions. We are a valuable resource. Contact us anytime.
- Act as if you have no insurance. It will make you a more prudent yachtsman.