

Knotline Marine Hurricane Preparation Plan (HPP)

This form **must** be fully completed prior to submission. Underwriters will rely on the information provided when reviewing your hurricane plan and an incomplete form could **delay** or **impact** our decision.

Knotline Marine provides a hurricane avoidance contribution to **USD 1,000** per storm with maximum of **USD 2,000** per policy period. Please refer to your policy wording for more details or speak with your agent.

Named Insured		
Address:		
Vessel Manufacturer, Model & Length:		
Vessel Name:		
Hull ID:		
Hurricane Preparation Details		
1. State the name and contact details of the person responsible for the vessel before, during, and after a hurricane.	Contact Name:	
	Address Line 1:	
	Address Line 2:	
	City:	
	State:	
	Cell Number:	
	Email:	
2. Specify the frequency of visits to the vessel by you or your appointed representative		
3. Specify the location where the vessel will be secured if a named or numbered windstorm is expected.	Marina Name:	
	Address Line 1:	
	Address Line 2:	
	City:	
	State:	
4. If the vessel is to be stored afloat, please state how many lines will be used to secure the vessel, including the diameter and material of each line.	Number of Lines:	
	Material:	
	Diameter:	



5. If the vessel is to be stored ashore, please provide details on the lines/straps being used to secure the vessel to the ground.	Number of lines/straps:	
	Material:	
	Diameter / Width:	
6. If a tropical storm or hurricane watch is declared for an approaching Named or Numbered Windstorm within 100 miles of the Insured Vessels location, will the Insured Vessel be relocated to a location at least 100 miles outside the storm's NOAA Track forecast Cone?		Yes ☐ No ☐ *If yes, please provide details
7. Will your vessel be stored in a hurricane rated building if ashore?	Yes ☐ No ☐	Please provide CAT Rating of this building:
8. If your vessel is secured in marina during a named / numbered windstorm, please confirm who will be securing the vessel?		
8.1 If the marina staff are responsible, are there any contractual restrictions that limit their ability to move or handle the vessel?		Yes ☐ No ☐ *If yes, please provide details
9. Detailed guidelines may be set by boat manufacturers, marinas, local or national regulatory bodies for safe mooring in anticipated storm conditions or strong wind exposure. Can you please provide full details with supporting information where available.		
10. State whether you have any prior experience preparing for a storm and provide full details where applicable		
11. Please provide a diagram of how the vessel will be secured.		



Vessel moored in Florida? – Please read

if the vessel is moored in Florida between **1 June and 30 November**, to qualify for named or numbered windstorm coverage, the insured vessel must be secured using one of the methods outlined below **or** relocated at least 100 miles outside the storm's NOAA forecast cone, in accordance with Question 5 or 6 of this HPP, whichever is relevant. Please provide details on your arrangements by providing full responses to the questions throughout this HPP.

Securing methods

For any of the methods below, full details must be provided in accordance with the questions throughout this HPP. we cannot accept "will secure per methods below" or anything similar.

- The Insured Vessel to be stored within an indoor Cat rated facility.
- The Insured Vessel to be trailer inland, the Insured Vessel secured to the trailer, and the trailer secured to the ground.
- The Insured Vessel to be hauled ashore and strapped to the ground.

Named or numbered windstorm coverage in **Florida** cannot be provided for vessels that are secured in water at dock, on an outdoor rack, or secured on a lift.

Important Information

This Hurricane Plan forms part of your insurance contract. If your Hurricane Plan has been accepted in writing by the underwriters, you must comply with the hurricane plan during any named or numbered windstorm. Failure to comply with this plan may result in the **denial of a claim**.

Declaration

I confirm, to the best of my knowledge, that I have not withheld any information that may be **material** to the underwriters' assessment or acceptance of this Hurricane Plan. I understand that any failure to disclose, or any misrepresentation of a material fact may constitute non-disclosure or misrepresentation and may render this insurance void from inception.

*A material fact is any information that would influence the judgment of a prudent Underwriter in determining whether to accept the risk. If knowledge of the information could have led the Underwriters to make a different decision, the information is considered material. **If you are in any doubt as to whether a fact is material, you must disclose it.***

I confirm I have read and understood the *information* and *declaration* sections above.

Full Name: _____

Signature: _____

Date: _____



Guidance in Preparing for a Windstorm Event

We aim to support you in reducing the risk of damage to your vessel during a named or numbered windstorm. Past events have shown that some losses could have been mitigated had vessels been secured more effectively. To assist you, we provide the following general guidelines, which outline common preparation measures based on vessel type, size, and storage method.

Please note that these recommendations are general in nature and are not exhaustive. Every vessel is different. Vessel owners remain responsible for ensuring their vessel is secured appropriately and for seeking professional advice where necessary.

Vessels Stored in Water

- **A spider-web mooring configuration** should be used to minimise vessel movement and distribute load across multiple attachment points.
- **Remove all loose or wind-sensitive equipment**, including bimini tops, exterior cushions, isinglass panels, outriggers, mainsails, headsails, and canvas covers, to reduce windage and prevent loss or damage.
- **Use multiple mooring lines**, as additional securing points provide greater stability during severe weather.
 - Vessels up to 45' LOA should use a minimum of 8 lines with a minimum diameter of ½"
 - Vessels 46'-60' LOA should use a minimum of 14 lines with a minimum diameter of ¾"
 - Vessels 61'-80' LOA should use a minimum of 16 lines with a minimum diameter of ¾"
 - Vessels 81'+ LOA should use a minimum of 18 lines with a minimum diameter of 1"
- **Seal all opening ports**, windows, and deck hatches with appropriate marine-grade tape to prevent intrusion of wind-driven rain and salt spray.
- **Lock the companionway hatch or door** to deter unauthorised access or looting.
- **Ensure all batteries are fully charged** to support increased demand on the bilge pumps. Confirm that bilge pumps are serviced, functioning properly, and free from debris
- **Set the Bilge Pumps to Automatic**

Vessels Stored Ashore

- **Position the vessel on elevated ground** well above any anticipated storm-surge levels to reduce the risk of flooding or displacement.
- **Remove all loose and wind sensitive items**, including bimini tops, exterior cushions, isinglass panels, outriggers, mainsails, headsails, and canvas covers.
- **Seal all opening windows, ports, and deck hatches** using suitable marine-grade tape to help minimise water intrusion from wind-driven rain and salt spray.
- **Cover all exposed electronic equipment**, including navigational displays and stereo units, to protect them from moisture and debris.
- **Remove the mast where feasible**, as this materially reduces wind loading and the risk of the vessel toppling.
- **Ensure jackstands are properly stabilised**—fit anti-slip bases, chain stands together to prevent spreading, and, where the ground is not concrete, place a minimum of ¾-inch plywood beneath each stand (secured to the stand). Do not place wood between the jackstand and the hull.



- **Secure the vessel with at least four straps**, evenly spaced and attached to fixed anchor points such as concrete-set eyes or helical ground anchors. Use low-stretch straps wherever possible. Additional straps further improve stability.
- **Use amidships strapping where possible**, as industry experience shows this significantly reduces the risk of vessels overturning during severe wind events.
- **If storing indoors**, ensure the building is certified or rated to withstand hurricane-force conditions.

Vessels Stored on Davits and Lifts

- **Secure the vessel firmly** to the lift structure and any adjacent pilings to prevent movement or drifting.
- **Use appropriate line strength and quantity**: vessels up to 40 ft should be secured with a minimum of four ¾-inch lines, while vessels 41 ft and above should use at least six ¾-inch lines.
- **Position fenders** at all potential contact points with pilings or lift components and raise engines clear of the water.
- **Remove all loose and wind-sensitive items**, including bimini tops, exterior cushions, isinglass panels, outriggers, mainsails, headsails, and canvas covers.
- **Seal all opening windows, ports, and deck hatches** with suitable tape to help reduce water intrusion from wind-driven rain and salt spray.
- **Apply protective coverings** over navigational displays, stereo systems, and any other exposed electronic equipment.

Vessels Stored on Trailers

- **Block the trailer wheels** to prevent any movement.
- **Place wooden blocks between the trailer's frame** and springs to help support any additional load placed on the trailer.
- **Secure the vessel to the trailer** using a minimum of two to four lines or straps, ensuring they are tight and positioned to prevent shifting.
- **If stored outdoors, secure the trailer to fixed anchor points** such as trees, buildings, ground anchors, or augers to reduce the risk of movement during high winds.
- **Remove all loose items**, including bimini tops, canvas covers, and electronics, then lash the vessel firmly to the trailer.
- **Apply protective covers over navigation** displays, stereo units, and other exposed electronics.
- **Immobilise the trailer** using locks or other deterrents to reduce the risk of theft.

Disclaimer

The following windstorm guidance is provided as a general **guidance** only. It is not intended to instruct, direct, or prescribe how any vessel should be secured. Every vessel is different, and conditions vary widely. It is your responsibility as the vessel owner to determine the most appropriate methods and measures for securing your vessel, which will be reviewed by underwriters when considering offering coverage for named or numbered windstorm.

