



Going Into Lay-Up

Important Recommendations
For Winter Preparation

CHUBB®

Recreational Marine

Going Into Lay-Up



It's been a great summer of boating and now it is time to begin preparing your boat for winter. If your boat is hauled out for winter storage, here are some suggestions from Chubb Recreational Marine Insurance[®] that will help you ensure that your vessel will be ready for safe and reliable cruising again next year.

Before the Haulout

Outside the Boat

When the boat is afloat and tied to the dock, it's easier to get on and off than it will be when she's hauled out, so now is the time to do as much of the heavy lifting as possible.

Anchors and Canvas

Remove canvas covers, deck and cockpit cushions, extra mooring lines, fenders and anything else on deck that should go ashore for winter storage. If it's possible, tie the boat with her bow over a dock or walkway, drop the anchor on the dock and pull out all the anchor rode so you can rinse the chain and rope with fresh water. If you plan to leave the rode in the anchor locker for the winter, be sure to let everything dry thoroughly, and be sure the locker is clean and dry before re-stowing it.

Sails and Rigging

If you have a sailboat, now is the time to remove the sails, flake them neatly on the dock and put them in their sailbags. It's a good time to give the sails a careful inspection to identify any repairs or cleaning that may need to be done by your sailmaker during the winter. Tie messenger lines to your halyards and remove them so they won't be damaged by winter weather. Even if the mast will be removed for the winter, it's easier to pull the halyards out when the mast is vertical.

It's a good idea to take all your running rigging off the boat (don't forget to reeve messenger lines) so you can inspect it all, repair any frayed ends or replace any chafed lines that you didn't repair during the season. Dacron running rigging can be cleaned by soaking in a mild detergent solution, then soaking in fresh rinse water, and drying before stowing. Nylon mooring lines can be cleaned the same way, which will rid them of abrasive salt residue and extend their service life. Check with the

manufacturer before cleaning high-tech cordage like Spectra, etc.

Unstepping the Mast

Even if you don't normally unstep the mast for winter storage, it's a good idea to do it every few years so you or your rigger can inspect all the rigging and fittings, especially the ones at the masthead. If the mast will be removed this year, straighten the cotter pins in the turnbuckles so that they can be quickly removed when the yard sets up the crane to lift the mast. Remove the mainsheet, and then remove the boom and lay it on the coachroof or side deck. Use lifejackets or cushions to pad the boom so it won't scratch the boat. Keep track of any shims that come out of the gooseneck, so that you can replace them in the spring.

Before you loosen any turnbuckles, measure the distances between the upper and lower halves of the turnbuckle bodies and write them all down. That way, you'll be able to set all the stays and shrouds at the same tension next spring, which could save a lot of time tuning the rig. Disconnect and tag the mast wiring, and remember to protect the connectors from the weather if they're on deck.

Check Your Shore Power

If your boat is equipped with AC shore power, turn off the circuit breaker on the dock first, and then disconnect the cord from the boat. Take a close look at the boat's shore power receptacle. If you see any sign of darkening of the plastic around one of the prongs, replace the connector. You don't need to buy a whole new receptacle fitting; just replace the internal parts.

If one of the prongs in the connector in the boat's receptacle is damaged, it's possible that the corresponding clip in the end of the cord is damaged too, and it may be time for a new shore power cord as well. That receptacle, where the cord plugs

into the boat, is a very common source of fire on boats. Be sure your shore power connection is in like-new condition!

Check the Gas System

If your boat is equipped with a propane (LPG) or compressed natural gas (CNG) system, be sure the valves are turned off at the tanks. Take a close look at everything in the tank locker (tanks, regulator, pressure gauge, solenoid valve, wiring, etc.) to be sure all is properly secured and in good repair.

Be sure the vapor drain at the bottom of the locker is clear, and that every wire and hose that passes into the locker is properly sealed so any leaking gas can't get inside the boat.

Finally, since running water isn't always available in storage yards, give the boat a thorough washing before she's hauled out.

Inside the Boat

Checking for Leaks

After you've washed the boat, go inside and look for deck leaks. Try to look at as much of the hull-to-deck joint as you can see, and around all the windows, hatches, portlights, chainplates and any other hull and deck penetrations. Make note of any leaks you find, keeping in mind that water might show up inside the boat in a different place than where it's getting in from the outside. Chasing leaks can involve quite a bit of detective work, but it's an important part of maintenance. Try to have any leaks repaired right away, especially if the boat will be stored outside for the winter.

Gasoline Engines and Tanks

If your boat has gasoline engines, you'll want to run the fuel levels in the tanks down as much as possible before hauling

out. Since most gasoline now contains a fair amount of ethanol (alcohol), the fuel will get “stale” fairly quickly. Left untreated, this will get worse as condensation forms in the tank and mixes with the alcohol, eventually causing “phase separation” and resulting in a watery alcohol mixture in the bottom of the tank. This can cause serious engine damage. In the spring, the remaining fuel in the tanks can be treated with fuel stabilizer, and when fresh fuel is added, it will mix and dilute the small amount of stale fuel that spent the winter in the tanks.

When the boat has been delivered to the haulout site, leave the engines running and turn off the fuel supply, and let the engines run at idle until they use up all the fuel and stop running. This will purge all the gas from the fuel system, reducing the possibility of varnish forming as gasoline evaporates, which is often a problem with gasoline engines equipped with carburetors.

Another suggestion is “fogging” a gasoline engine to coat its internal parts and protect against corrosion. Fogging oil is available at most marine stores and at engine parts stores. Remove the flame arrestor before running the engine to use up the fuel. The engine will start to run “rough” and stumble just before it stops. When this happens, spray the fogging oil into the carburetor or throttle body until the engine stops. Read your engine’s operating manual for more suggestions on protecting it during winter storage.

Diesel Engines and Tanks

Diesel fuel is more stable than gasoline with ethanol, but it still absorbs water, and water will do serious damage to injectors. It’s a good idea to fill the tanks on a diesel-powered boat before hauling out. With full tanks, there’s less internal air space and less tank surface to collect condensation. Add a dose of biocide to

the tanks to prevent algae growth before you top them off. Running the engine out of fuel isn’t necessary with a diesel engine, and it’s difficult to purge the air out of some diesel engines to get them running in the spring.

Winterizing Systems

If you have harsh winter climates where you store your boat, her systems will need to be winterized. You can do a lot of these chores while the boat is in the water. Close the seacocks (except for propulsion engine cooling water intakes), and drain the strainers. Depending on the boat’s layout, it may be necessary to remove hoses from generator and air conditioning pump cooling water intakes, and perhaps remove pump covers, to drain all the water out. Pump out the toilet holding tank, rinse it, and pump it dry again. You may have to remove hoses from the toilet as well.

The domestic water system should be drained, but in some cases it’s not possible to drain all the water out of hoses in hidden spaces, so it may be necessary to add some non-toxic anti-freeze to the water system.

Protect the Batteries

If there’s a separate set of house batteries, they can be removed for winter storage before the boat is delivered to the yard for haulout. The same applies to the generator starting battery, if there is one. The engine starting batteries can be removed at the yard’s service dock, just prior to haulout. Batteries are heavy, so it’s easier to get them ashore while the boat is afloat rather than trying to deal with them once she’s on the hard.

Storing the batteries at home will extend their life, since cold weather will cause them to self-discharge more rapidly, and once they’ve spent more than a few weeks in a discharged state,

they can’t be trusted. When you take the batteries home, store them on a dry surface in a location that’s not subject to freezing temperatures, and plan to trickle-charge them for a day or two once a month through the winter. Don’t forget to clean the terminals before returning them to the boat in the spring.

Clean Out, Clean Up

Remove as much gear from the boat as you can, including electronics, lifejackets, binoculars, clothing, cushions, fishing gear, and anything else that could be damaged by moisture and cold weather, or that may be attractive to thieves. Clean out galley cabinets and take home extra food, spices and condiments. Dishes, pots and pans, and glassware might benefit from a trip through the dishwasher at home.

And here’s a hint: the flame arrestors on gasoline engines need periodic cleaning. If they’re a bit dirty, take them home and soak them in solvent or paint thinner, let them air dry, and then run them through the dishwasher on the bottom rack. They’ll come out shiny and clean. You’ll also want to cover the engine intakes with plastic bags when you take off the flame arrestors.

With the lockers empty and the batteries ashore, give all the stowage and bilge spaces a good cleaning. Add a bit of baking soda and wash out the battery boxes to neutralize any spilled battery acid. Use lots of fresh water and a biodegradable cleaner that’s safe to pump overboard, and then use a wet-dry vacuum to suck all the remaining water out of all the interior spaces. You’ll appreciate getting aboard a clean, fresh-smelling boat next spring!

During the Haulout

Any gear or equipment that could attract thieves or be damaged by the elements should be removed from your vessel, and stored ashore in a safe place.

Everyone wants to get in a few more days of boating late in the season, so when the weather finally starts to turn, boatyards often get very busy hauling out and blocking boats. Sometimes it can get a bit rushed and careless. It's important that you or someone who knows the boat is actually present when the yard picks the boat out of the water. If the yard staff know ahead of time that the owner or a representative is watching, they may be more likely to handle her with care.

Haul Her Properly

If the yard isn't familiar with your boat, be sure to let the yard foreman or the lift operator know where it's safe to set the straps so nothing on the bottom will be damaged. You probably won't be painting the bottom until spring, but you may want to have the bottom pressure-washed as soon as your boat is out of the water and while the slimy residue and marine growth on the bottom is still soft.

If you have a sailboat with a keel-stepped mast, it's important to be ready for stepping or removing the mast. Be sure to loosen the mast boot or partner cover. Remove any mast blocks or wedges and store them in a safe place. Also, cover the mast collar once the mast has been removed.

As mentioned earlier, it's advisable to remove the mast from a sailboat at least every few years, so everything can be inspected thoroughly. Additionally, with the mast out of the boat, there will be less windage and surface area to collect ice during winter storms. If the mast is removed, and the rigging has to be removed before it goes into storage, be sure to tag every piece with its location. The wind vane and windspeed cups are fragile, so they should be unplugged and taken home for safekeeping. Be

sure to cover the connectors to keep out moisture and spiders' nests!

Correct Blocking Techniques

It's very important that your boat is blocked properly. You should know ahead of time how the yard will block your boat, and you should insist that they use proper methods and equipment. The boat's keel should be supported by solid wood blocking or sturdy wood cribbing, and her hull should be stabilized with proper tripod jackstands.

She should be blocked in a way that will allow any rainwater that may collect aboard to drain out through deck drains and scuppers. She should be supported by at least two jackstands on each side, and more than two may be needed depending on the length of the boat. Jackstands should be located where structural bulkheads meet the hull. Each leg of every jackstand should be supported by plywood or planking to keep the bases of the stands from sinking into the ground, especially if the yard surface is gravel. What may look like a solid surface in the fall could become soft during extended rainy periods. Each jackstand should be secured to the one on the opposite side of the hull by a safety chain that passes under the keel. Two very important things to remember about blocking your boat safely: No cinder blocks! No oil drums!

After the Haulout



Visit the yard every month or so to check on your vessel, or have a friend or service personnel check on her occasionally.

Outside the Boat

Once the boat is safely blocked in the yard, grab a pencil and a clipboard and walk around the boat's bottom. Make a note of anything that needs attention.

Inspect the Bottom

Check all through-hull fittings and scrape inside their openings. You want to be sure the bronze is bright and smooth. If any through-hulls are covered by grates, it may be necessary to remove them to get a good look. Pitting or a pink appearance can indicate corrosion problems. If the struts that support the prop shafts are painted, scrape off a bit of paint so you can inspect them. Be sure all seawater intakes are clear of obstructions.

Through-Hulls and Zincs

Check all the through-hulls above the waterline. If there are any plastic ones, shine a flashlight into them and look closely for cracks. White plastic through-hulls are deteriorated by sunlight and they are under tension from the nuts tightened against the inside of the hull. Cracks are common and they can be a cause of sinking. Any questionable through-hulls should be replaced with marine-grade bronze or fiber-reinforced plastic.

If there are sacrificial zinc anodes attached to the hull, they should be removed prior to painting next spring. The hull under the zincs can be painted but be sure not to paint the studs to which the zincs attach. Mask the studs before painting and be sure they are bright and clean before replacing the zincs. It's important that the studs and the zinc anodes have a good electrical connection. Install fresh zinc anodes if the old ones are half depleted.

There may also be zinc anodes attached to underwater metal parts, like prop shafts, prop nuts, trim tabs, rudders, bow

and stern thrusters, and outdrives. Those zincs should be removed, the surfaces to which they attach cleaned to bright, shiny metal, and the zincs replaced.

Transducers and Running Gear

Underwater transducers for depth sounders, fish finders, and knot meters should be inspected. The faces of depth transducers should be clean and free of marine growth. Knot meter paddle wheels should turn easily and smoothly. Transducer faces can usually receive a thin coat of bottom paint. Check with their manufacturers before painting.

Check propellers for damage and straightness. A screwdriver, held tightly against the hull or against a strut, can be used as a reference. Check prop tips, and the leading and trailing edges of each blade. If you find variances of more than about 1/16 inch, have the yard remove the prop for service. Put a light coat of waterproof grease on the shaft taper and key when installing the serviced prop (hint: the narrow nut goes on first). When the clean, straight props are back on the shafts, check them again. If you still find too much variance, a prop shaft may be bent.

Check shaft bearings for wear. Try to move the shaft up and down. A small amount of movement is okay, but too much slack can mean the rubber bearing is worn out. If you're unsure, ask your yard to check them for you. Also, check the rudders by trying to move the bottom of the rudder from side to side, and up and down. Too much slack can indicate a worn bearing, shaft or support collar.

Inspect swim step supports, trim tabs, thruster grates and boarding ladders. If the ladder is telescoping and mounted under the swim step, be sure it deploys properly. Operate the trim tabs to be sure they have the proper range of motion.



Chubb Recreational Marine Insurance, part of Chubb Personal Risk Services, has been serving marine clients for more than 200 years, since 1792 when its predecessor company wrote its first marine insurance policy. Chubb offers exceptional all-risk boat and yacht insurance coverage to protect the entire spectrum of watercraft, including sport fishing boats, luxury mega-yachts and sailboats, classic boats, and more. To learn more about Chubb Recreational Marine Insurance and obtain valuable information on a wide range of safety and loss prevention topics, please visit www.chubb.com/boatandyacht and follow the path for Pleasure Boats and Yachts.

Chubb is one of the world's largest multiline property and casualty insurers. With operations in 54 countries, Chubb

provides commercial and personal property and casualty insurance, personal accident supplemental health insurance, reinsurance, and life insurance to a diverse group of clients. Chubb is listed on the New York Stock Exchange (NYSE: Chubb) and is a component of the S&P 500 index. Additional information can be found at www.chubb.com.

Contact Us

Chubb Recreational Marine Insurance
436 Walnut Street, WA 11F
Philadelphia, Pennsylvania 19106

www.chubb.com/boatandyacht
recreational.marine@chubb.com

Chubb. Insured.SM

The content herein is provided as general information and is not intended to act as, amend, replace, alter or modify advice given by a marine surveyor or loss control specialist and shall not serve as the basis of or otherwise change, alter or amend the terms or conditions contained in any contract or policy of insurance or its declarations. No liability is assumed by Chubb by reason of the information contained in this document. Insurance buyers should consult their agent, broker or other insurance professional if they have questions about their insurance needs.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. Surplus lines insurance sold only through licensed surplus lines producers. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Copyright ©2016 Form 13-01-0026 (Ed. 10/16)