

MANAGING THE RISK

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Top tips for small Yacht owners/Charterers



During the past 3-4 years Allianz claims statistics have shown a year on year increase in the number of small craft casualties. 10% of all incidents relate to loss of life or personal injury, 5% fire incident related, 10% heavy weather, 10% machinery damages but over 60% are attributable to errors of navigation/poor crew training (e.g. collisions, groundings, flooding/sinking), many of which are completely avoidable.

Allianz claims statistics confirms the well known fact that operator error is a major contributor in marine accidents for yachts . Training and proper guidance can go a long way to minimise these accidents which result in personal and property damage.

FIRE SAFETY

- Every vessel should have a fire safety plan which clearly indicates the number and location of fire fighting equipment on board.
- An adequate number of fire extinguishers should be available depending on the size of the yacht and maintained as per the plan. Checks should include the pressures and expiry date on extinguishers. Maintenance of extinguisher should be carried out annually by a competent service provider.
- Most small fires originate in the Galley and good housekeeping goes a long way in avoiding such accidents. Gas bottles, if in use, should be located in a space with good ventilation and valves turned off when not in use. Check piping and connectors for wear and tear and for corrosion and replace when necessary.

PASSAGE PLANNING

- It is very important to plan the voyage before sailing, taking into consideration the type of yacht, deepest draft, engine capabilities, expected weather and tides and any limitations due to crew. Navigational hazards along the planned route should be identified and contingency plans should be at hand in case of engine failure.
- Charts should be of largest scale possible and up to date. If electronic charts are used ensure you have the latest corrections installed.
- If chartering the vessels to the general public ensure adequate instructions are given to the hirer and they understand the basics and importance of passage planning. Limitations of the vessel in terms of no-go areas and weather restrictions should be clearly explained.



NAVIGATION IN OPEN WATERS

- A proper lookout at all times is an absolute must. During periods of restricted visibility extra caution should be exercised in trying to ascertain your position and making your position known to other traffic.
- In international waters IMO's Collision regulation apply (COLREG) however in inland waterways and rivers local navigational rules may differ from COLREG. Make sure you are well versed with the applicable navigational regulations or rules of the road.
- Never assume you have been seen by larger and faster vessels as sighting a small yacht can be difficult in certain conditions of light and sea state.
- It is highly recommended for small yachts to have a radar reflector installed at the highest point practical.
- The person in-charge should have a good indication of fuel consumption of the yacht while underway and voyage should be planned accordingly.

NAVIGATION IN RESTRICTED WATERS AND COMING ALONGSIDE

- Always be aware of the local navigational rules and restrictions that maybe in force by the harbour authorities. There might be additional restrictions for pleasure crafts in place.
- Get to know the manoeuvring capabilities of the vessel and limitations thereof. If chartering the vessel ensure the charterer is fully familiar with manoeuvring characteristics and information is available onboard. Simple information like turning circles and stopping distance of the yacht can help decide the right course of action in a close quarters situation.
- In confined waters, larger vessels could have constraints on the actions they can take due to available space, depth and other traffic. Yachts should keep this in

mind and as far as practical avoid impeding their passage. Making your intentions clear to the other vessel by any means available and in good time will enhance safety.

- During course alteration a vessel's stern swings away from the direction she is turning. While navigating in close proximity of large vessels small boat skippers should keep this fact in mind and avoid the swinging stern of the large vessel. Keep in mind that you might be restricting the larger vessel to alter her course if you are in her swing radius and delaying her alteration.

CREW COMPETENCY

- The person in charge of the boat should be suitably qualified, ideally holding relevant certificates of navigational and radio competency.
- Where applicable, vessel's crew should be in compliance with the Safe Manning certificate issued by the classification society. Crew should possess relevant training in accordance to their responsibilities on board.
- Many small pleasure yachts do not require qualified crew and before chartering these boats owners/operators running such services should ensure a detailed familiarisation routine is carried out which includes:
 - Introduction and use of safety equipment and emergency signalling aids like flares, position indicating beacons, portable VHF's and Search and Rescue Transponders if fitted
 - Familiarisation with the yacht's navigational equipment and engines
 - Capabilities and limitation of the yacht
 - Risk assessment of the proposed passage identifying no go areas
 - Any local rules and regulations which differ from the international regulations



MAINTENANCE

- Regular and adequate maintenance of the machinery is of utmost importance and can avoid many losses and save lives. Yachts should be maintained in accordance with a planned maintenance system which should be vessel specific and reviewed as and when changes are made to the yacht.
- Machinery space should be kept clean and free from oil leaks. If oil is noticed in the bilges then the source of leak should be traced and repaired promptly. A minor leak spraying oil on hot engine exhaust manifold has been the cause of many major fires and even total loss of ships.
- It is strongly recommended that a safety routine is established which consists of testing and maintenance tasks associated with all safety and emergency equipment on board including items like fire pumps, fire hoses, bilge pumps, alarms and emergency lighting among others.

MOORINGS AND LAY-UP

- Before a yacht is laid up for the off-season, ensure precautions are taken to avoid damage due to exposure to high winds, snow and storms.
- Ensure ropes are in good condition and not excessively worn out or chuffed. Other mooring equipment like shackles, bits and cleats should be inspected to ensure they are in good condition and can take the expected load especially in bad weather.
- If possible yachts should be covered if they are not expected to be used for an extended period to protect damage from the weather. However ensure sails and masts are dropped to reduce windage effects.

- It is important to take into consideration the worst expected weather during the term of the lay-up and moor the yacht accordingly. This might include doubling up of ropes, checking all openings in the hull are positively closed and even ensuring adjacent boats in the marina are also properly moored as during inclement weather they might collide if their moorings give way.

HEAVY WEATHER

- Know the limits of the boat and it is advisable to take a conservative view of its capabilities.
- Pre-plan the voyage taking into account the expected weather and set weather limits taking into considerations the wind speed and sea conditions. Weather forecasts should be available before the start of the voyage.
- In case of imminent heavy weather options to consider should include heading for a port of refuge and 'heaving to'. Remember sometimes heading out to sea might be a better option than to approach a lee shore in storm force.
- Make sure all external openings are bolted and rubber packing on doors, skylights portholes, and other opening leading under-deck are in good condition and weather or watertight as required. Special attention should be paid to fuel tank vents and/or air pipes.
- Ensure all loose objects are secured against movements during rolling and pitching of the vessel.

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