

Weathering the storm

5 tips for storing your watercraft on land



Finally—boating season is back! But it's also severe weather season, which puts your boat at risk, even when you're not using it. One bad storm can sink your summer dream before you even have a chance to get out on the waves.

Here are a few simple steps you can take to protect your watercraft and keep the fun afloat.



- 1. Bring it inside.** Don't store your boat or watercraft in your driveway or yard, if you can avoid it. Park it on a trailer in a garage or shed, or find indoor storage at a marina.



- 2. Get out of harm's way.** Relocate your watercraft before a storm hits. With American Modern, your policy even helps pay for the move—up to \$500!*



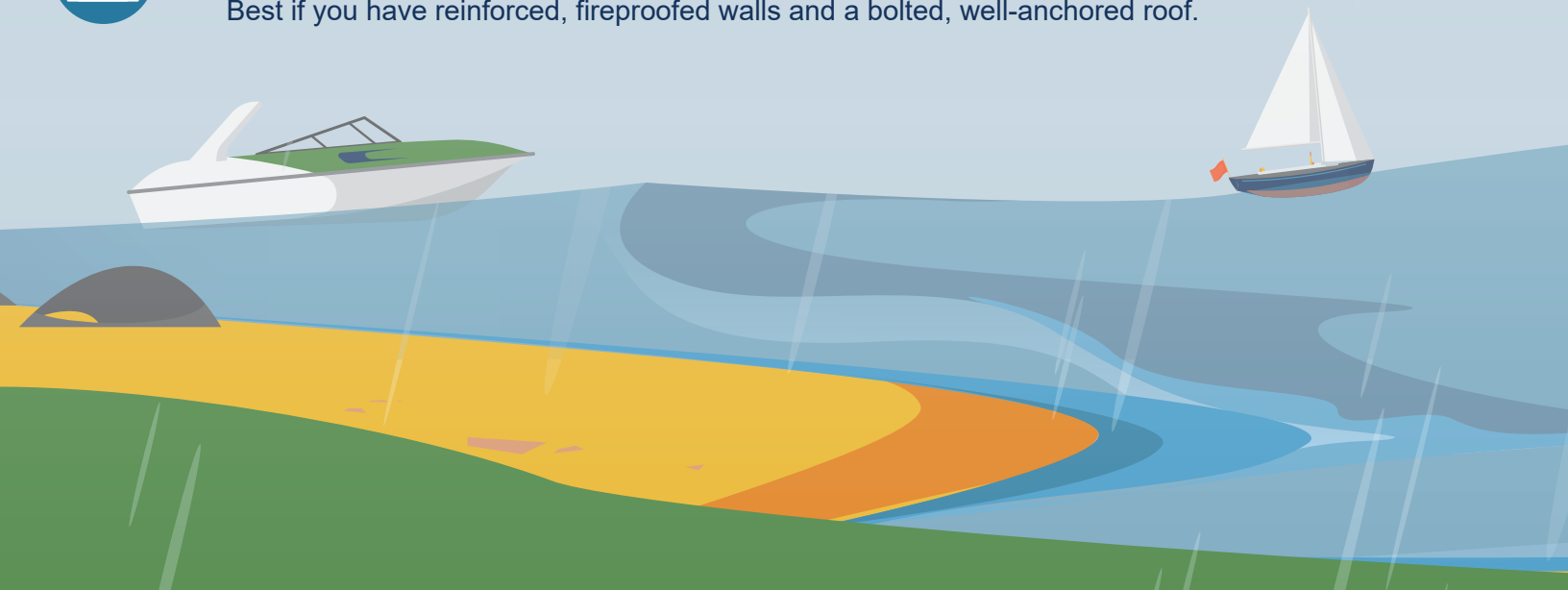
- 3. Keep it covered.** A cover blocks sun, rain and wind damage, protects the finish and helps prevent dry rot.



- 4. Check your policy.** If a flash flood sweeps your boat away and smashes or sinks it, you'd likely need a flood policy to be covered. That's something standard watercraft policies typically don't have. Review your policy with your agent to ensure you have the coverage you want and need for your watercraft.



- 5. Inspect your storage space.** Have your garage or shed roof inspected every year. Best if you have reinforced, fireproofed walls and a bolted, well-anchored roof.



* Disaster Relocation Coverage provides for reimbursement for part of the cost to move watercraft to safety from an impending disaster.

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24001-Securing Watercraft Infographic-032024

