



Boat Insurance - Friend or Foe?

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Most of us are familiar with insurance from owning a car. I don't know about you but the fear of "assigned risk" and massive spikes in the cost of annual insurance premiums keeps me from putting in for anything on my car unless an asteroid lands on it. How does that translate into boat insurance and, unlike your car where it is mandated by state law that you must have it, do I need it?

Most boats that do sink, do so right in their slip or out on their moorings. Insurance premiums for such losses can run from a couple of hundred dollars a year to thousands, depending, of course, on the value of the boat and the electronic package that it carries. It makes sense to protect that open-bow 19' Seahunt with the 150hp Merc on her transom, (worth \$20 grand when you bought her) for a couple of hundred dollars a year, just in case. Also, you just might need towing, and insurance covers that for a relatively small amount - say \$100 a year.

Why protect that bow rider

if you really take great care to ensure that all the through hulls are supple, that the battery is well maintained and all the scuppers are kept clean? Well, if you can assure yourself of such caring attention, maybe it is worth booking the bet.

But, from a personal experience, I had a neighbor's boat break off its mooring during the nearly month-long nor'easter we had in October of 2005, and it went down on my very well maintained 25' launch. She sank in seconds on her mooring. The insurance company didn't need too much convincing that I wasn't derelict in maintaining the boat.

But what if it had just sunk on her mooring because the scuppers got clogged with leaves, and she filled with water from rain and sank as the battery drained down to nothing? Any insurance company is going to look at such facts and consider assigning some blame to you. Translation? Less than full book value.

How about if the wire running from the battery to the

bilge pump was found to have been chafed? Not enough to short out, which you might catch a number of ways, such as the circuit breaker tripping, but enough to reduce to a trickle the juice to the 1,000 gph bilge pump. When the insurance company's surveyor finds that, they will assign some amount of blame to you for not properly maintaining your boat. Translation? Less than full book value.

The major insurance carriers have staffs that are generally well-trained and not out to

cheat you. But they aren't Santa Claus either. If the facts are friendly, you will get what you paid for and you will get it with a smile. When my 25' was sunk, I said to myself, "It is time for a new boat. Thank God this is only a money issue." And the insurance company was fast with the settlement, with a smile.

However, if you haven't been giving your maritime baby the care she needs, or ensuring that she is getting it from the dock master, you will find that the kindly insurance

adjuster can be as cold as a January arctic blast across Moriches Bay. They are neither your friend nor your foe. They are your insurance company. Give your vessel good care and attention. Let the facts always be friendly.

If you are interested in being part of USCG Forces, email me at USCGAUX2006@aol.com or go direct to MaryJo Cruickshank, who is in charge of new members matters, at FSO-PS@emcg.us and we will help you "get in this thing..."

Tidal Time Offsets from Moriches Inlet:		USCG Station	Potunk Point	Mastic Beach	Smith Pt Bridge
High Tide		+45 min	+4.5 hrs	+4.5 hrs	+3 hrs
Low Tide		+2 hrs	+5 hrs	+5 hrs	+4 hrs
Day	High Moriches Inlet	High	High	High	High
February	Low	Low	Low		
Wed 28	04:08 AM / 2.92	10:31 AM / 0.05	04:40 PM / 2.64	10:31 PM / 0.11	
March					
Thu 01	04:59 AM / 3.02	11:16 AM / -0.04	05:27 PM / 2.79	11:18 PM / 0.03	
Fri 02	05:43 AM / 3.09	11:58 AM / -0.11	06:09 PM / 2.92		
Sat 03		12:02 AM / -0.03	06:22 AM / 3.12	12:36 PM / -0.15	06:48 PM / 3.01
Sun 04		12:44 AM / -0.07	06:58 AM / 3.09	01:10 PM / -0.14	07:24 PM / 3.04
Mon 05		01:23 AM / -0.06	07:34 AM / 3.00	01:43 PM / -0.09	08:00 PM / 3.03
Tue 06		02:00 AM / -0.01	08:09 AM / 2.87	02:13 PM / 0.00	08:34 PM / 2.98
Wed 07		02:35 AM / 0.07	08:44 AM / 2.70	02:41 PM / 0.13	09:08 PM / 2.91



EAST END WOMEN'S NETWORK
Announces
Annual Scholarship Competition

The East End Women's Network (EAWN), a business networking organization, announces its annual Student Scholarship competition. Open to East End high school senior girls, this scholarship encourages leadership among young women and offers \$1,000 to the winner and \$500 to the runner-up.

Students who attend high schools on the North and South Forks plus Riverhead, Shoreham-Wading River and Eastport-South Manor are eligible. Entrants will be judged on community and school involvement, goals, grades and an essay. Two finalists will be selected to be interviewed and present their essays orally. Both young women will attend the June EAWN dinner meeting where they will receive their checks. The first-place winner will read her essay, which also will be published in the EAWN newsletter.

The deadline is April 30, 2007. Those interested may access the information and application at www.eewn.org, or contact Committee Chair Toni Munna at scholarships@eeewn.org or 631-369-4661 for more information and an application.

The East End Women's Network was founded in 1982 and has approximately 150 members. Non-members are welcome at dinner meetings, which take place at a different restaurant each month. The next meeting will be held at the Best Western East End on February 28. For reservations, call Denise Schwarz at 631-737-0489 or visit www.eewn.org.

CROSSWORD

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ACROSS

- 1 First light
- 5 Jokester
- 10 Pollution woe
- 14 Hodgepodge
- 15 "Laughing" critter
- 16 Tibetan monk
- 17 Breakfast selections
- 20 Changes the labeling
- 21 Royalty fur
- 22 German three
- 24 Wolfed down
- 25 Lunar aspect
- 28 Gear feature
- 30 Pessimistic expectation
- 35 Sympathetic attention
- 36 Music player
- 39 Impoverished
- 40 Lunch selections
- 43 Writer Bagnold
- 44 More daring
- 45 Celebration night
- 46 Take the helm
- 48 Botanist Gray
- 49 Fairy-tale beasts
- 51 Not in the running
- 53 Bronco prodder
- 55 Traction providers
- 59 Electron tube parts
- 63 Dinner selections
- 67 Devil's doings
- 68 Get hitched on the sly
- 69 Writer Wiesel
- 70 Kismet
- 71 Ward off
- 72 M. Descartes
- 5 Chevy without wheels?
- 6 Popeye's Olive
- 7 ___ culpa
- 8 Lodging house
- 9 Annapolis student
- 10 Close with a bang
- 11 Bethlehem visitors
- 12 Portent
- 13 Nor'easter, e.g.
- 18 Way out
- 19 Concoct
- 23 Winter craft
- 24 Meeting plans
- 25 Seeger and Sampras
- 26 Hangout
- 27 Weinmeister or Ferrin
- 29 Certain exams
- 31 Antithesis: abbr.
- 32 Cowpoke, at times
- 33 Figure out
- 34 Kilmer poem
- 37 Place for three men
- 38 Pindaric
- 41 Fruit drink
- 42 More or less
- 47 College marching grp.
- 50 Produce provider
- 52 Wedding party member
- 54 Control board
- 55 Staff sign
- 56 Molten flow
- 57 Give out
- 58 Up to the job
- 60 1996 candidate
- 61 ___ go brag!
- 62 Duncan's dagger
- 64 Grand ___ Opry
- 65 Dad
- 66 Simian

DOWN

- 1 Portal
- 2 Winglike structures
- 3 Skater Katarina
- 4 Wanderers

See Solution on Page 11

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