

Sea Stories

Wild Muskrats Attack and Sink Boat

And What You Should Know About Your Boat Insurance

Just after the Ides of March, a wild and marauding band of muskrats successfully attacked and sank a Bayliner 39 in Portage Bay. Cleverly disguised as musicians playing the monster rodent hit "Muskrat Love," they came aboard through the underwater exhaust ports and unable to find their way to the bar, chewed through the exhaust hose. All of this might be funny except that even

with the very alert efforts of a dock attendant, the vessel sank at the dock. The only thing preventing a complete and total sinking was the fact that the Danforth anchor in the bow roller hooked the dock and held the vessel at a 45° angle until

If you see one of these (Muskrat, photo below) near your boat, you may need one of these (anti-rodent bars, photo right).



the Seattle Harbor Patrol could get pumps on board.

This is certainly not the first time this has happened around the Pacific Northwest. It has in fact been going on for years; it's just that the muskrats are more active some years than others. This year just happens to be one of those active years as this was at least the second boat sunk in

the Lake Union, Portage Bay area this year.

What would you do next? Call your loyal and trustworthy insurance agent of course. Problem solved right? Unfortunately, as always, the devil wasn't just in the exhaust hose, it was in the details of the owner's insurance policy. As this owner unfortunately found out the period at the end of the sentence about vermin damage being excluded was in fact and unfortunately the end of the story. He was now totally liable for all costs and repairs. The next call, of course, went to his lawyers.

As it turns out, not all exclusionary policies are the same. Now we haven't contacted all the insurance companies in the world however we did manage to get our hands on a couple "Policy Agreements" and most are very clear. Below are some examples copied directly from policies:

1. EXCLUSIONS - We do not provide coverage under Part A: Property Damage Coverage against loss or resulting damage from:

- a. wear and tear, gradual deterioration, weathering, insects, mold, **animals or marine life**; however, coverage is provided for accidental damage resulting from zebra mussels, but only applies to engines, generators, and pumps that are attached to the insured vessel;
- b. marring, scratching or denting;

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- c. osmosis or blistering;
- d. manufacturer's defects or defects in designs;
- e. the cost of replacing or repairing any item having a latent defect that causes damage to your insured property, however, resulting damage would be covered;
- f. corrosion, except electrolytic (stray current) corrosion.

2. EXCLUSIONS - The following apply in addition to the GENERAL EXCLUSIONS:

We shall not pay for loss, damage or expense caused by or resulting from:

- 1) wear and tear, gradual deterioration, moths, **vermin**, or inherent vice;
- 2) mechanical or electrical breakdown, unless caused by lightning; or
- 3) mysterious disappearance or unexplained loss of any kind.

3. GRADUAL OR SUDDEN LOSS

- We do not provide coverage for the presence of wear and tear, marine life, gradual deterioration, electrolysis, lack of maintenance, fiberglass osmosis or blistering, however caused, or any loss caused by wear and tear, **marine life**, gradual deterioration, electrolysis, lack of maintenance, fiberglass osmosis, or blistering.

It was this last one from Premier Marine we found the most interesting. The damage caused by marine life or vermin isn't covered however the consequential property damage resulting from fire, sinking etc etc is.

4. PROPERTY INSURANCE - Insured Perils

You are insured against All Risks of accidental and direct physical tangible loss of or damage to the *Insured Property* from any external cause but subject to the conditions of the policy and excluding the following loss or damage caused by or resulting from:

A)Wear and tear, gradual deterioration, faulty repair or faulty workmanship, marring, scratching, chipping, denting, corrosion, mold, rot, osmosis, blistering, delamination, electrolysis, galvanic action, or any inherent vice, insects, **vermin or marine life**; however *we will* cover consequential property damage resulting from any fire, sinking, submersion, demasting(sic), collision or stranding.

As we said, we certainly haven't called all the insurance companies

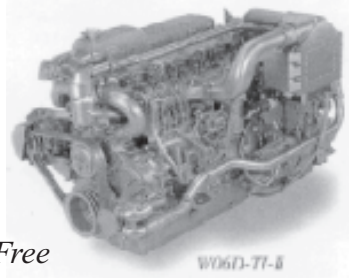
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Sea Stories

Port of Olympia's 9th Annual Swantown BoatSwap & Chowder Challenge

in the world so we certainly don't claim to know it all, but if there's one lesson to be learned here it would be to read the entire policy before you sign up or have your lawyer read the agreement before you renew your policy. Most insurance companies won't send you a policy until you've signed up. You can however request a sample policy which you can look over before you sign up. Also, it doesn't do any good to have your lawyer mark up the policy with the changes you want; it's non-negotiable. If you don't like it, move on.

The next step would be that when you haulout, have the team at CSR (206-632-2001) install some of their new, totally custom anti-rodent bars. Some boats have flaps but as we've seen, those devious rodents have a serious set of claws that can easily lift the flaps out of the way. So if you haven't hauled out yet, at least check on the boat regularly over the course of the winter, thump on the exhaust pipes and then fire up those engines while watching to see if anything comes out.

Presented by the Port of Olympia, the 9th Annual Swantown BoatSwap & Chowder Challenge will take place May 21 at Swantown Marina on Olympia's East Bay. Sponsored by Anchor Bank, Heritage Bank, Aloha Boat Maintenance, Alpine Experience, KGY and KFMV/The Eagle, this event features boats and gear for sale, a clam chowder cookoff, and fun for the whole family. Other community supporters include: Olympic Outfitters, Tom's Outboard and West Marine.

Admission to the event is free, but there is a \$5.00 charge to participate in the chowder tasting.

From 10 a.m. to 4 p.m., commercial and private vendors will sell marine-related items at the **BoatSwap**. It's not too late to be a vendor. Call 360-528-8043 for registration information.

The **Chowder Challenge** starts promptly at 1 and ends at 2:15 p.m.—or when "outta chowda." Ten restaur-



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rants competing for "finest clam chowder" honors include: **Anthony's HomePort**, **Budd Bay Café**, **Guberz**, **Hawks Prairie Casino**, **Hawks Prairie Restaurant**, **Red Lion Hotel**, **South Puget Sound Community College Culinary Arts**, **Tyee Bar & Grill**, **Vern's Restaurant** and **Waterstreet Café & Bar**. Awards will be presented at 2:45 p.m.

There's fun for everyone! Entertainment, sponsored by Anchor Bank, features the **Budd Bay Buccaneers**, singing rollicking sea chanteys from 11 a.m. - 12 noon, while **Little Big Man's** catchy reggae will take center stage from 12:30 - 2:30 p.m. Sponsored by Heritage Bank, children's activities include free rides on the **Kids Train** and balloon creations by **Tic the Clown**.

On "A" Dock, sponsored by Aloha Boat Maintenance, visitors can view and board showboats, including *The Gallant Lady*, a 61-foot 1940 wooden power vessel; the *Old Man IV*, a classic U. S. Navy wooden command cutter, and the Olympia Police Department Harbor Patrol boat.

The 9th Annual Swantown BoatSwap & Chowder Challenge - May 21, 2005. For further information, call the Port of Olympia at 360-528-8000.

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