

## Fuse Protection:

"Boaters often neglect to take care of fuse protection when installing new electronics," says Brewer Stratford Marina's Master Electrician, Mark Swansiger. "Even if a unit comes with a fuse, you should still fuse the wire at the power source," he says. "People say, if the wire shorts by the unit, the fuse in the unit is going to blow, but they often don't realize that, if the wire shorts, either the main breakers will blow or the wire will burn a hole in itself and possibly catch something else on fire," says Mark. "Fusing and having the right breakers is important for safety." If you are unsure of whether or not your equipment is properly fused, ask your yard crew for a quick

survey. A Brewer Yacht Yard ABYC-certified technician can save you from potential danger.



## Bilge Pumps:

"I'd say 99.99% of power boats do NOT have adequate bilge pumps on board," says Paul Muenzinger, General Manager of Brewer Post Road Boat Yard. "A manual bilge pump is standard equipment on a sailboat, but for some reason power boats often don't have them. It's inexplicable," he says. "If you have more than nuisance water, a serious leak, the electric bilge pump isn't going to cut it!" he says. "Electric pumps are not reliable."

"I recommend to our powerboat customers that they consider installing an Edson 30-gallon pump for emergencies," says Paul. "Just because a manufacturer doesn't provide it as original equipment, doesn't mean that it isn't important. It's nice to have peace-of-mind knowing a pump is installed and hooked up to the thru-hulls, ready to go. In an emergency, all you have to do is start pumping."

"If you want to avoid installation costs, emergency bilge pump kits are also available," says Paul. "I just think it's important and a good idea to have a back-up system on board."

## Outdrive Service:

"Sometimes people think they can handle outdrives on their own," says Jay Burns, General Manager of Brewer Sakonnet Marina, "but we recommend that customers allow us to remove their outdrives in the winter and give them the full treatment. When we're done servicing them, we repaint them with a clear anti-fouling paint."

"Removing outdrives for proper service and storage over the winter is the only way to go," says Michael Keyworth, General Manager of Brewer Cove Haven Marina. "Water pumps are the most common form of engine failure on outdrives, so I recommend that the water pumps be rebuilt every year," he says. "The cheapest time to do this kind of service is when the boat is already out of the water," he says. "It's a chance to avoid a repair lay-up that may result in lost boating time during the summer season."

"Rebuilding the water pump will help prevent overheating too," says Michael. "Outdrives fail frequently, because barnacles grow or seaweed gets picked up, causing a blockage. Engines also have a tendency to suck up sand and mud in shallow water, preventing water from entering the system. This causes the pumps to burn out," says Michael. "The key to healthy outdrives and trouble-free boating is annual maintenance."



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## Boat Insurance:

Make sure you understand your insurance coverage. Review the policy and read the fine print regarding boat depreciation and pollution exclusions. Be sure your policy covers you.

"Don't look at just the premium and deductible," says John McMahon, General Manager of Brewer Bruce and Johnson's Marina. "Compare policies and look for exclusions. If you don't, you may find out that you have no coverage or very little coverage when it's too late." For example, in the case of an accidental spill, you could end up paying hefty environmental fines out-of-pocket.

"We recently had an incident where a boat in storage had a gas tank failure," says John. "The gas leaked into the bilge and the bilge pump kicked on and pumped 10 to 15 gallons of gas onto the ground. We had to call the fire department, who had to call the DEP, who had to call an environmental contractor to scrape up the gasoline soaked gravel and truck it to an approved disposal site. This spill ended up costing over \$10,000!" says John. "A larger spill of fuel or oil would cost far more, especially if it happened in the water."

If you've recently installed new equipment or had the boat yard refinish your hull, you also have good reason to review your coverage. Upgrades and improvements need to be accounted for or your insurance may not cover any damage or loss.

"Marine insurance specialists at Gowrie, Barden, and Brett in Westbrook, Connecticut can compare your policy to the Brewer Preferred Insurance policy," says John. "They will help you determine whether or not your coverage is adequate. Fortunately, the customer who had the fuel spill in our yard had a good policy that covered him, but many of today's policies would have paid nothing or very little," says John. "It's important to make sure you're covered."