

LOSS CONTROL BULLETIN

Watercraft Winter Maintenance

Fact: Did you know that an engine block that is not properly winterized can freeze in as little as 6 hours when temperatures are below freezing?¹
Failing to maintain your watercraft for just one winter can cause fun on the water to be turned into fun at the boat shop.

Owning a watercraft provides family and friends with great enjoyment during the summer months. However, the winter season creates responsibilities for your watercraft that must be attended to on an annual basis.

Why Complete Proper Winter Maintenance?

Your watercraft is a great investment and a great source of entertainment. Just like any investment, the watercraft needs a little TLC annually to keep the entertainment going. When the boating season begins to come to an end, this does not mean an end to taking care of the watercraft. Remember, it is your responsibility to follow the manufacturer's recommendations on how to properly winterize your watercraft. **BEWARE:** Many insurance policies may exclude damages arising out of failure to properly maintain your watercraft. If you leave the watercraft out in freezing temperatures for the entire winter, there is a very good possibility your engine will sustain damage that may not be covered under a watercraft insurance policy.

What Happens if Proper Winter Maintenance is Not Completed?

The boating season has ended and instead of winterizing your watercraft, you just park it in the carport and throw a tarp over it. If you are lucky, the only issue you will have is a grimy and weathered interior. However, if you live in a climate that has temperatures around the freezing mark for any part of the winter months, it is unlikely that that is the only issue you will have.

Preventing Freezing Damage to Your Engine

Taking the proper steps at the end of the boating season will allow you to enjoy the water for years to come. It is strongly recommended that at the end of the boating season you check your owner's manual for manufacturer's recommendations on winterization. You will find below a generic checklist of things to do to winterize your watercraft:

- 1) Winterize the engine.
- 2) Fill the fuel tanks and add fuel stabilizer.
- 3) Clean and winterize the bilge pump(s).

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FAMILY OF COMPANIES

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- 4) Completely drain the fresh water system and winterize it.
- 5) Pump out the head and winterize it.
- 6) Completely clean the interior and remove all items.
 - a. Take the seats out and install a moisture absorber.
- 7) For out-of-water storage, pressure wash the hull and remove batteries, charging them periodically through the winter months.
- 8) For in-water storage, close all seacocks, check the batteries, check that the bilge pump is functioning properly and check that the hull plug is in.
- 9) Either cover the lower unit with a waterproof seal covering the through prop exhaust, or store with lower unit in the down position.

Boating is an excellent hobby and an enjoyable outing for family and friends. Make sure you are able to continue boating for summers to come by taking proper care of the watercraft during the off-season.

Remember to utilize your local boat shop, as well as the manufacturer's website, for the proper tools to use and more detailed instructions on maintaining your watercraft during the winter months.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim ServiceSM** is designed to provide assurance and confidence to our policyholders throughout the claims process.

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