



ACE Recreational Marine Insurance

# Theft Prevention – How to Help Keep Your Boat from Being Stolen

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## Tips from the Marine Insurance Experts at ACE Recreational Marine Insurance

Thieves typically strike where they find an easy opportunity. You can help deter theft by keeping in mind three basic principles – **TIME, NOISE and VISIBILITY**. Do things that increase the **time** it would take to steal your boat. Take preventative measures that would force a thief to make **noise** in order to steal your boat. Keep your boat where it is **visible**, making it difficult for a thief to steal your boat without being noticed.

To the right is our top ten list<sup>1</sup> of simple precautions you can take to help prevent your boat from being the target of a thief.

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-  **1. Do not leave your key in the ignition when the boat is not in use**, and do not leave your key on the boat when it is unattended.
-  **2. Secure your boat so it cannot easily be moved.**  
**On land** – If the boat is to be left on a trailer for a short period of time, install a high quality trailer hitch lock. If the boat must be left on the trailer for a longer period of time, remove one wheel from the trailer and lock the removed wheel in a secure location, away from the boat. Also, chain the trailer frame to a large tree or other immovable object.  
**On the water** – If your boat is large enough to carry or tow a dinghy, remember that a dinghy in the water is tempting to thieves. Stow it aboard your boat if you can, or if it must stay in the water, use a cable and a padlock to secure it to the primary vessel.
-  **3. Never leave your boat with a “For Sale” sign posted on it.**
-  **4. If your boat is kept at a marina, choose one with full-time security and good lighting.** Make sure your marina is aware of when your boat is being used by you or an operator approved by you. The sooner they become aware the boat isn't in its slip or where it is supposed to be, the sooner they can notify you so efforts can begin to locate your vessel.
-  **5. Install an anti-theft alarm and/or tracking system on your boat.** Your local marine supplier should be able to recommend a quality model.
-  **6. Remove all personal property, such as portable electronics and fishing equipment, from the boat when not in use.** If it cannot be easily removed, stow your equipment where it is out of sight and preferably in a locked storage location. Use a diamond-tipped tool and etch identifying marks on all electronic cases, high-value rods and reels, HD/Plasma TV sets and other expensive personal items.
-  **7. If the boat is kept at your home, store it behind your house or on the side of your house.** Avoid leaving it in a spot that is visible from the street. Also, if possible, park it so the trailer tongue doesn't face the street.
-  **8. To avoid entry into your vessel's cabin, replace the spring-latch locking assembly with a deadbolt-type lock.**
-  **9. Do not leave registration, title or document papers on the boat when it is not in use.** While in use, these papers must be onboard the vessel.
-  **10. If you must leave your boat for an extended period of time, ask a friend to check on it regularly.**

Of course, if the worst should happen and your boat or equipment is stolen, it pays to have comprehensive insurance in place. ACE® Recreational Marine Insurance offers exceptional, all-risk insurance coverage for pleasure boats of every size – from the smallest to the largest – throughout the United States. Programs are available to protect an entire spectrum of pleasure yachts and boats and marine businesses, including luxury mega-yachts and sailboats, sport fishing boats, ski boats, personal watercraft, high performance vessels and select charter vessels, as well as yacht clubs, marinas, boat dealers, boat builders and more.