

KEVO'S BOATING TIPS & MORE

BY
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On-Water Towing Service (Part 1 of 2)

It was a beautiful sunny summer morning. I woke up, looked over at my wife, "The Admiral," and discovered that neither of us was scheduled to work that day. It took a New York minute, but we both looked at each other and said LETS GO BOATING! And so we were off to our vessel at the new Pittsburg Marina.

After traveling about 21 miles into the Delta, we decided to stop for lunch at the Riverboat restaurant. (I love their sausage and peppers sandwich.) After lunch it had gotten hotter, so we decided to take the boat around the corner to The Bedrooms in Potato Slough and anchor out for a swim. When we tried to deploy our main bow anchor, I discovered that the windlass anchoring system was not working. It was late in the day anyway, so I said to my wife "Let's go home and deal with it later."

There we were cruising down the San Joaquin River, about 5 miles upriver from the Antioch Bridge, when all of a sudden I lost my port motor and immediately after, my starboard. We were near the south side of the main channel marker buoys. At this area the channel is very close to the southern levee. The wind was blowing at about 25 knots out of the northwest and the tide was coming in. I tried to restart the motors once or twice to no avail. We were in trouble. I predicted we had about two minutes time before the boat would run (hard) aground on the rocks. My wife, being the excellent first mate that she is, immediately tackled the auxiliary anchor and deployed it overboard as fast as humanly possible. Next I joined her on the bow and started feeding out the (all chain) main bow anchor rode

by hand as she tailed. We managed to get the anchors to set and came to a stop 15 feet from the rocks. Holy smokes that was close!

Time to Call Vessel Assist

At this time I ordered my wife to don a life jacket. I put one on myself, tuned the VHF radio to channel 16 and called Vessel Assist. They arrived in about 15 minutes. Three sheriff's boats were on scene when they arrived. The Vessel Assist captain, Mr. Philip Delano, was courteous and professional. He and his first mate had us hooked up on a bridle line in no time and we began the journey back to port.

While we were being towed, I descended into the engine room with my marine toolbox and figured out that we had sucked air into both (diesel) motors. I bled off the starboard primary fuel filters, the secondary, the injectors, got her going and radioed the Vessel Assist captain that we were okay to continue on our own. At this point the captain asked if we were sure things were good to go and politely presented us with a bill for the tow. He told us the bill would be \$400. We had been towed approximately 4 miles and the charge was \$400! That's \$100 per mile! How could this be? Our marine insurance policy covers us for \$500 towing for each incident. The fact that we travel relatively long distances during our boating adventures indicated that we had not nearly enough coverage if we needed to be towed say from the Delta to Pittsburg. I figured our out-of-pocket expenses would have been at least \$750 if we had not released the Vessel Assist tow when we did and were towed all the way back to Pittsburg.



Understanding the Charges

To many inexperienced mariners, this charge may seem unreasonable. However, in order to understand these charges, you must first understand how Vessel Assist works. It all has to do with when the clock starts ticking. When you call Vessel Assist, the clock starts ticking when they start responding to the call. It gets better. After they tow you to your destination, you are charged for the time it takes for them to get back to their home base. This basically comes out to approximately \$200 per hour. So, relative to these parameters my charges were accurate. However, one must ask oneself if you really need to call Vessel Assist in a particular situation. For instance, if we weren't 15 feet from the rocks with a heavy wind and current pushing us into the rocks, we may have just set the anchors and went to work on getting one or both motors started. In our situation, however, this was not an option. I paid the charge with a credit card and was promptly reimbursed by my insurance company.

Afterwards I had a consultation with one of their representatives and asked about increasing our tow coverage. They said they could increase coverage to \$1,000 for \$20 or \$30 more. That means I get 10 miles of towing instead of just 5. As I write this we are 50 miles from our homeport, which means we would incur an out-of-pocket expense of \$2,000 (according to Vessel Assist) to get towed back to Pittsburg. (Yikes!) I told the "Admiral" we have to do something. My wife went to www.vesselassist.com and found that for \$140 we could get coverage for 50 miles of towing. The best part was we would not have to file a claim with our insurance company. All you do is sign the form just like AAA and you're done. We bought the coverage.

Kevo's Tips:

First, contact your insurance company and inquire as to whether or not you have towing coverage. Analyze the coverage to see if it is sufficient for your boating activities in terms of distance. Ask if you can increase the coverage with your existing insurance carrier at a reasonable fee with enough coverage for your needs. If not, inquire with Vessel Assist about additional coverage.

As far as anchors are concerned, make sure you have one onboard, and that it is in good working order and easily accessible. If your vessel has a windlass, make sure it is functioning before getting in close quarters. Always have an auxiliary anchor available and within easy reach for your first mate to deploy in an emergency.

Vessel Assist is a great resource for getting help 24/7/365 on the waterways of Northern California. However, as with all insurance, you must know what you are getting into and how (and when) to use it appropriately. In an upcoming column on this subject, I will delve into the very important issues of towing vs. salvage and what the differences mean to the policyholder. In the meantime, I'd like to get some feedback on your experiences with on-water towing services in Northern California to share with our readers. So keep those e-mails coming.

As always, feedback is appreciated. I can be reached at 925/890-8428 or kevo@yachtsmanmagazine.com

Be safe & happy boating! ☞

