MICHIGAN WINTER PREP

Winterizing your boat, pontoon, or personal watercraft

A cracked engine block is the boat claim we dread telling people about, because it is almost always the result of water left in the cooling system - and almost always excluded. Proper winterization is the difference between a covered loss and a $15,000 lesson.

Why it matters

- Water left in an engine block, manifold, or outdrive expands when it freezes and splits cast iron. You will not find it until spring, and it is not repairable - it is a new engine.
- Untreated fuel breaks down over the winter. Ethanol pulls in moisture and gums carburetors and injectors.
- Batteries left connected discharge and freeze. Moisture trapped under a cover grows mold across the whole interior.
- Boats in storage are a target. Lower units, props, electronics, and trolling motors disappear from storage lots and driveways every winter.

What goes wrong over winter

Cracked engine block or manifold	Discovered at spring launch. Adjuster asks for the winterization receipt. If there is none, or the work was done by the owner without documentation, the claim is usually declined as freezing or lack of maintenance.
Cover or shrink wrap collapsed under snow	Water pooled, froze, and crushed the windshield, seats, and console. Sometimes covered, but often argued as a maintenance issue.
Mold and mildew throughout the interior	Almost never covered. It is a storage problem, not a sudden loss.
Theft from storage	Lower unit, prop, or electronics gone. Coverage depends on where the boat was stored and whether the policy was still in force - many people cancel for the winter and find out the hard way.

INSURANCE QUESTIONS

Where coverage can change

Common patterns only. Your carrier's form, endorsements, facts, and policy terms control.

Freeze damage to the engine or drive	Depends	Typically excluded unless the boat was winterized according to the manufacturer's specifications - and many carriers want that done by a qualified marine shop with a receipt. Keep the paperwork.
Fire, theft, vandalism, storm, and falling objects	Often covered	Covered while the policy is in force. This is why we recommend keeping the policy active through the winter rather than cancelling it.
Wear, tear, corrosion, mold, and gradual deterioration	Usually not covered	Excluded on virtually every watercraft form.
Lay-up period	Depends	Some policies include a lay-up period (for example, November 1 to April 1) during which the boat must be out of the water and not operated. Using the boat during that window can void coverage for the loss.
Reduced to storage or lay-up coverage	Depends	If you reduce coverage for the winter, call us before the boat goes back in the water or on the road. Liability and navigation coverage do not turn themselves back on.
Storage location	Depends	Your policy may list where the boat is stored. Moving it from a marina to a barn, or vice versa, is worth a phone call.
Trailer	Depends	Often covered under the boat policy, but sometimes only for physical damage and not while it is on the road. Ask.

WORK IN THIS ORDER

How to put it away properly

1

Fuel system

Fill the tank to about 90% to limit condensation, add a marine fuel stabilizer, and run the engine long enough to move treated fuel through the whole system.

2

Engine and drive

Change the oil and filter while the engine is warm. Drain all water from the block, manifolds, and cooling system, then run marine antifreeze through it. Fog the cylinders. Drain and refill the lower unit gear lube (milky lube means a seal problem - fix it now). Check the impeller. If you are not confident in every one of these steps, pay a marine shop and keep the receipt.

3

Batteries and electronics

Disconnect and remove batteries; store them on a trickle charger somewhere that will not freeze. Remove GPS units, fish finders, radios, and anything else that can walk off.

4

Water systems

Drain and antifreeze the freshwater system, livewells, baitwells, bilge, and washdown pumps. Pump out and treat the holding tank.

5

Interior

Clean everything, dry it completely, and leave lockers and hatches open. Remove cushions and canvas if you can store them indoors. Place moisture absorbers in the cabin.

6

Cover and support

Shrink wrap or a proper fitted cover with vents. A tarp traps moisture and sags under snow. Support the cover so snow sheds. On the trailer, take weight off the tires with jack stands and check tire pressure and bearings.

7

Security and records

Lock the outboard or outdrive, lock the trailer hitch, and photograph the boat, engine, and HIN plate. Note the storage address and tell us if it changed.

PRINT AND TAKE IT WITH YOU

Your winter checklist

- ■ Fuel tank ~90% full with stabilizer; engine run to circulate
- ■ Oil and filter changed
- ■ Cooling system drained and filled with marine antifreeze
- ■ Cylinders fogged
- ■ Lower unit gear lube drained and replaced
- ■ Batteries removed and on a maintainer
- ■ Electronics and valuables removed
- ■ Freshwater, livewell, bilge, and holding tank drained and treated
- ■ Interior cleaned, dried, hatches open, moisture absorbers placed
- ■ Cushions and canvas stored indoors
- ■ Fitted cover or shrink wrap with vents; supported to shed snow
- ■ Trailer on jack stands; tires and bearings checked
- ■ Outdrive/outboard and hitch locked
- ■ Photos of boat, engine, HIN, and trailer VIN
- ■ Winterization receipt filed with your policy documents
- ■ Policy kept active through winter (not cancelled)
- ■ Agency notified of storage location and any lay-up dates
- ■ If coverage was reduced for storage: reminder set to call us BEFORE spring launch

Before you store it, move it, or reduce coverage, call RGC Insurance. If coverage is adjusted for storage, call before the first spring drive, ride, or launch.

This guide is general information, not a coverage decision. Every policy is different. Coverage depends on your carrier, policy form, endorsements, facts, and applicable terms. Ask us to review your own policy before a loss.