

## Great American Insurance Group

And Our Agents/Brokers Work Together  
To Protect Your Marine Business Assets

Great American's team of marine underwriters, claims adjusters and loss prevention specialists combine to offer outstanding insurance protection.

## Great American Insurance Group

And Your Agent or Broker Will Work With You  
To Protect Your Assets

Great American's team of marine underwriters, claims adjusters and loss prevention specialists combine to offer outstanding insurance protection.

Visit [www.GreatAmericanOcean.com](http://www.GreatAmericanOcean.com) to submit a simple one-page application.

## Consider Coming Aboard Great American's Ocean Marine Division

Orange, CA	Schaumburg, IL
Walnut Creek, CA	New York, NY
Windsor, CT	Cincinnati, OH
Lake Mary, FL	Miami, FL
Houston, TX	Seattle, WA

### Competitive Terms

- Strength and experience of Great American Insurance Group
  - Financial Strength
  - Claims
  - Loss Prevention
  - Underwriting
- Ease of working with a Great American agent or broker
- The benefits of combining marine and property-casualty coverages



Ocean Marine  
Division

65 Broadway  
New York City, NY 10006  
[GreatAmericanOcean.com](http://GreatAmericanOcean.com)

Corporate Headquarters  
Great American Tower  
301 E. Fourth Street  
Cincinnati, OH 45202  
[GreatAmericanInsurance.com](http://GreatAmericanInsurance.com)

AgriBusiness®  
Alternative Markets  
Bonds  
Crop Insurance  
Environmental  
Equine Mortality  
Excess Liability  
Executive Liability  
Fidelity & Crime  
Financial Institution Services  
Great American Custom  
Great American International  
**Ocean Marine**  
Preferred Markets  
Property & Inland Marine  
Specialty Automotive Services  
Specialty E & S  
Specialty Equipment Services  
Specialty Human Services  
Strategic Comp  
Trade Credit & Political Risk  
Trucking

American Empire Group  
Mid-Continent Group  
National Interstate  
Republic Indemnity

Great American Insurance Company, lead insurer of Great American Insurance Group, has been rated "A" (Excellent) by A.M. Best Company for over 100 years (as of May 10, 2010.)

The loss prevention information provided in this brochure is based on generally accepted safe practices for minimizing loss in the described situations. In providing such information, Great American Insurance Group does not warrant that all potential hazards or conditions have been evaluated or that they can be controlled. The information is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American and/or its subsidiaries is limited to the terms, limits and conditions of actual insurance policies issued to specific insureds.

Great American Insurance Group, 301 E. Fourth Street, Cincinnati OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions.

Policies are underwritten by Great American Insurance Company, Great American Insurance Company of New York and Great American Alliance Insurance Company, which are authorized insurers in 50 states and the District of Columbia. The following registered service marks are owned by Great American Insurance Company: the Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group®.  
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## Safe Forklift Operations For Marina Operators And Boat Dealers

Creative and Skilled Solutions to  
Protect Your Assets





## The Leading Causes

The leading causes of boat and motor damage by boat dealers and marina operators are irregular maintenance and improper operation of forklifts. Constant vigilance and regular inspections are key to preventing costly forklift accidents.

## Pre-planning

- Allow adequate clearance in racks, with at least 18" clearance above the boat.
- All doorways should have the vertical clearance clearly marked.
- Check the weight of the load. The maximum weight allowance should be clearly marked on the truck, and should never be exceeded.
- Check the condition and heights of wheel stops at the water's edge. The undercarriage should not ride up on it.

Regular servicing of forklifts is good management practice. A worn hydraulic hose on a forklift lifting a boat onto the third tier of a dry rack is a sure recipe for disaster. Equally hazardous are worn brake pads while operating with a load near the water or on a slope. Establish a written maintenance policy and designate a specific maintenance day each month and adhere to it. In addition to the dealer's preventive maintenance plan, the operator has a duty to inspect the forklift for proper condition prior to each use.

## Operational Practice

Operational mistakes and human error account for the majority of claims. Driver training classes can heighten awareness of the potential for disaster. Sound operational practice will minimize accidents:

- Authorized drivers only! No riders!
- Visibility is limited. Watch for obstructions and pedestrians. Always work with a spotter.
- Always travel with the forks in the lowered position. Never raise or lower the load while moving.

- Approach the load slowly and carefully. Many accidents are caused by operators driving too fast; putting the forks through a boat; bending props; or damaging transducers.
- Misjudging a bay and dropping a boat from the third tier is a common mistake. Boats on forklifts are inherently unstable due to odd shaped bottoms and centers of gravity. Driving rapidly on uneven pavement can cause them to shift and fall.
- Space forks to distribute weight evenly. Heavy boats can cause the forks to spread and the bow to slide out.
- Tilt the load back to stabilize the load.
- Never walk underneath a load, nor allow anyone else to do so.
- Sound a horn before moving a forklift through doorways, around corners, or when approaching personnel.
- When lifting a boat at the water's edge, make sure that brakes are set.
- Be particularly cautious when driving on wet or greasy floors.
- Avoid quick starts, fast stops, or jerky turns.
- Make sure there is no water in the boat before attempting to lift it. Water significantly increases the weight and makes the load susceptible to shifting.
- Make sure that boats are properly blocked before releasing them from the lift.

## Operator Checklist

- Engine oil and other fluid levels
- Tire condition/inflation
- Steering and hydraulic controls
- Warning devices such as horn and lights
- Service and parking brakes
- Battery level
- Hose condition
- Fluid leaks