

Pacific Coast Fishermen's Mutual Marine Insurance Company

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General Vessel Requirements for Insured Vessels

(revised Dec. 2017)

(*Superpunts* are subject to separate requirements - contact our office for these.)

1. PORTABLE FIRE EXTINGUISHERS:

At least 10 lbs. of Multipurpose Dry Chem or CO2 fire extinguishers (minimum size of 5 lbs. per extinguisher). As an alternative, when two or more extinguishers are carried, a minimum of one 5 lb. Multipurpose Dry Chem or CO2 plus one of either a 6 litre FFFP, or a 2.5 US gal AFFF foam will be accepted. Dry Chem is not recommended for use in the engineroom, or near electronics or electrical installations. Foam extinguishers must be protected from freezing and are not recommended for use on live electrical. Extinguishers are to be properly mounted and checked/serviced within the last 3 years (or within the last 4 years if the vessel is inspected by Transport Canada at 4 year intervals).

2. ALARM SYSTEM:

A complete alarm system for:

Engine: oil pressure and water temperature - *it is recommended that these engage automatically when the engine is running*

Fire: heat sensors in engineroom(s) and over cook stove(s) and fuel burning heater(s) ("smoke" detectors are not accepted as a replacement)

Bilge: high water sensors in engineroom and lazarette *some aft engine vessels may also require alarm in forward section*

Watchalarm: operational watchalarm in pilothouse

3. BILGE PUMPS:

A minimum of two bilge pumps as follows:

Engine driven bilge pump: capable of pumping the engineroom bilge and may be belt-driven off the engine, hydraulic driven, OR 110/220V genset driven.

Minimum size for engine driven pump:	Vessels under 50' (15.2 meters) OAL:	1" I.D.
	Vessels 50' OAL and greater:	1-1/4" I.D.

AND:

Secondary bilge pump: capable of pumping the engineroom bilge, either plumbed direct to the engineroom bilge OR may be plumbed to the fishhold if there is an adequate "free-flow" bilge between the engineroom and fishhold (ie. min. 1-1/2" diameter drain).

* Minimum size for secondary pump:	Hand Pump	OR	Electric "Rule" type**	OR	Engine Driven
Vessels under 50' OAL:	3/4" I.D.		1" I.D.		1" I.D.
Vessels 50' OAL and greater:	2" I.D.		Not accepted		1 1/4" I.D.

** Electric "Rule" type pumps:

- must be properly installed, portable electric pumps are not accepted.
- are not acceptable in compliance with the engine driven bilge pump requirement.
- are not acceptable in compliance with the secondary pump requirement on vessels 50' LOA or greater.
- If the secondary pump is engine driven, it must be driven from a separate engine.(eg. 1pump off main engine and 1 pump off the auxiliary).
- Portable scow pumps are not accepted in compliance with these requirements.
- Engine driven bilge pump suction to be equipped with strainers and the area of the openings to be not less than twice the cross-sectional area of the bilge pump, or chain piled around the suction opening offers more suction area.
- A "one-way" check-valve installed on the bilge suction line is required if the pump is also connected to a seacock.
- The required bilge pumps and engineroom bilge suction are to be engageable without lifting hatch covers on the weatherdeck.

4. ELECTRICAL:

- Main shut-off switch installed as close to the batteries as practicable, capable of disconnecting all power including the engine(s) starter(s). The only exceptions to this may be electric bilge pumps and alarms if fused "in-line" at the battery.
- Alternator(s) to be fused in the "hot-line" between the battery and the alternator, as close to the battery as practicable. Fusing is recommended to be 15 - 20 amps greater than the rating of the alternator (eg. 55 amp alternator - 70 amp fuse). "In-line" fuses or "circuit-breakers" are accepted however self-reset fuses are not accepted. A "double-pole" circuit breaker is recommended, to protect the alternator's "field" as well as the "hot-line" which would prevent any diode damage to the alternator should the circuit blow for some reason.
- All circuits to be adequately fused at the main power source.
- All wiring to be of adequate gauge and rating for the required use and load on the circuit. Wiring to be in good condition, neat/tidy, and unused or "dead" wires removed.
- Batteries secured from shifting, and if in a "traffic" area or exposed to objects that could short the terminals, be fitted with a non-airtight cover.

5. THRU-HULL FITTINGS AND SEAWATER PLUMBING:

- All thru-hulls at, or below, the "load-waterline" to be fitted with a shut-off valve at the thru-hull fitting.
- All shut-off valves to be operable and free of corrosion/electrolysis (replaced if questionable).
- Neither Plastic valves connected to thru-hulls nor plastic thru-hull fittings, below the "load-waterline" are accepted.
- Galvanized to brass connections in seawater plumbing are not accepted in direct contact below the "load-waterline" due to electrolytic action between the dissimilar metals. If necessary - isolate the two with stainless steel, a short section of hose, or other means.
- Hose connections below the "load-waterline" are recommended to be double-clamped with all stainless steel clamps.
- Electric "Rule" type pump discharges to be preferably at the deck level or minimum 12" above the "load-waterline". Otherwise the hose inside the hull is to be looped up to deck level and "vented" to prevent siphoning (a vented "U" is recommended for this purpose). Discharges through the transom may be subject to alternate requirements.
- Electric "Rule" type pumps connected to a seacock may be approved as an auxiliary washdown or a revival tank pump if installed such that the seacock can be shut off when not in use.

6. HATCH COVERS:

- All hatch and cockpit covers to have adequate means of securing them in place ("nailing" them down in an emergency is not accepted). * Vessels in outside or rough waters should have all hatches secured in place while travelling.
- Flush-deck hatch covers (or others that may at any time be submerged when the vessel is in a loaded condition) to be "water-tight". Their water-tight integrity should be tested by inspection from inside while watering down exterior surfaces and seals.
- Above-deck hatch covers to be at least "weather-tight".

Cont'd. on reverse . . .

7. PROPANE INSTALLATIONS:

- Gas cylinders and regulating equipment to be mounted on, or above, the weatherdeck outside the superstructure (not within the hull) and mounted in a position whereby leaked gas cannot reach the bilges, machinery, or accommodation spaces.
- Gas cylinders and regulating equipment are recommended to be protected from damage and the sun's rays with some kind of box or other protective covering, vented at the bottom with a minimum 1/2" vent towards the outboard side.
- There are to be no connections in the gas line, inside the vessel other than at the appliance itself as any extra connection could be a potential leak source. Any "T's" etc. in the gas line are to be outside the vessel.
- Propane fridges to be enclosed air-tight to prevent any potential propane leakage into the engineroom.
- Gas lines inside the hull are not to be concealed from visual inspection and are to be protected from chafing where passing through bulkheads, etc.
- Appliances must be installed in accordance with manufacturers' instructions.

8. MISCELLANEOUS:

- Approved navigation lights (including regulation "stern-light").
- Approved anchor gear.
- Approved horn.
- Approved radar reflector in accordance with Rule 40 of the Collision Regulations: a vessel that is less than 20 meters or is constructed primarily of non-metallic materials shall be equipped with a passive radar reflector.
- Vessel name to be displayed on the hull.
- Lazarette used for storage must have any loose items secured away from pump suction(s), alarm sensor(s) and steering apparatus to prevent fouling in the event of heavy weather and/or flooding of the compartment.
- Hull and decks to be water-tight with no possibility of water entering the hull. Special attention to through-deck pipes, fittings, and packing glands - any deterioration to be repaired.
- Oxygen tanks, hoses, or pipes are not permitted in the engineroom with the exception of equipment used for welding purposes.
- Operational spotlight or forward facing floodlight.

9. FIRE HAZARDS:

- Adequate insulation/airspace around oil stoves and heaters.
- Overflow fittings on oil stove fuel metering valves are not to be plugged.
- Engine exhaust pipes should be suitably insulated and run clear of wood and/or nearby wood insulated. The exhaust trunk if enclosed, to have adequate airspace and all exposed wood insulated (including corners) and have a door or removable panel for inspection purposes. Any/all burnt or charred wood to be removed and overheating corrected.
- NOTE: "Yukon" or "Selkirk" type insulated stacks have been known to cause fires from the insulation inside the double wall compacting from vibration. Particular attention is required to ensure they are clear of wood.
- Wiring, engine controls, rain-gear, fuel or hydraulic lines, etc. to be secured away from "hot-spots".
- Gasoline powered vessels require a bilge-blower for the engineroom.
- Use of white gas appliances and/or carriage of white gas is prohibited on board. (egs. White gas camp stove, burner, lamp, etc.)
- Portable propane and/or butane stoves with attached fuel cylinders are not approved for use inside the vessel.

10. HULL:

- Wood planked:
 - - caulking: out-of-water inspection required after 15 years of age and periodically thereafter.
 - - hull fastenings: out-of-water inspection required after 30 years of age and periodically thereafter.
 - - wood rot: vessel not insurable if there is any rot in the hull of any consequence.
- Aluminum: out-of-water inspection required prior to insuring.
- Fiberglass: with "light-built" keels may require thickness determined.
- Steel: may require hull inspection and/or ultrasonic testing (at the assured's expense) to determine extent of deterioration. Vessels with over-limit deterioration may not be accepted for insurance, or may require repair. The maximum allowable deterioration is set in accordance with Lloyd's Standards. For further information, please contact one of our surveyors.
- Bowpickers: require an out-of-water inspection prior to coverage.

Not insurable:

- Cement
- Plywood or strip-planked wood
- Any vessel with a "non water-tight" extension. Any such extension must be permanently water-tight.
- Any vessel with a large open drum-well.

11. FISHHOLDS:

"Wet-pack" vessels (ie. champagne, brine, slush-ice, etc.):

- must comply with certain requirements as to watertight divisions of the hold. It is recommended you check with our office to ensure your vessel complies.
- must be equipped with adequate vertical drains for herring packing and recommend for other fisheries.

"Dry-pack" vessels:

- are not permitted to "wet-pump" cargo from a hold that is not watertight and properly divided.
- must be equipped with adequate penboards to prevent shifting of cargo.

12. VENTS:

- Lazarette (if "air-tight") and ballast tanks require:
 - (a) vents run up under the rail and forward to the house, OR
 - (b) vents run up the side of the drum (recommend to a height of 6' above deck), OR
 - (c) "self-closing" vents in good working order, OR
 - (d) a one-way check valve mounted high in the bulkhead between the lazarette and tunnel.
- NOTE: Gooseneck vents with manual closing flappers, or pipe plugged vents mounted low on the weatherdeck are not accepted.
- Fuel vents to be run to a safe height and location (at the surveyor's discretion) above the weatherdeck with the end turned down through an angle of 180 degrees. Where at risk to physical damage above deck, vent lines to be metal or protected in some way.
- Enginerooms are to be adequately ventilated and vents are subject to certain requirements depending on the configuration of the vessel.

13. SCUPPERS:

- The vessel must be equipped with adequate scuppers capable of clearing decks quickly in heavy seas. Freeing ports, or gates in the rails may be required to allow added deck drainage.