

## El Scott Harrell

“Fraud and falsehood only dread examination. Truth invites it.” -- Samuel Johnson

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### **Towing versus Salvage- How a Boat Towing Service will Rip You Off**

“Towing vs Salvage”

By C. C. Thorsen

Boaters should not assume anything when it comes to boating. If you are a boater and have not taken a towing/salvage 101 course let me speak from experience and recommend that you do not wait until you need a tow to find out the coverage you have. Trust me there is a big different in the cost. Most of the boaters that I know have some type of towing insurance. However, there are different levels of coverage just as any other types of insurance. You should take the time to read and understand the amount of coverage you have. For example, do you know the difference in a simple tow, a soft grounding, a hard grounding, and salvage?

On November 14th, 2008 I had a very unpleasant experience in my 72' houseboat when a very strong wind picked up during the night of an overnight trip and caused my stern anchor to drag and blew me parallel to the beach. The wind also caused the tide to go out very fast leaving me in very shallow water. At 6:00 AM the next morning (11/15/08) when I awoke to find that I had a problem, my boat was still floating but I would need some help to have it pulled into deeper water.

I called my towing service and explained my situation to them and advised them that the tide was still going out and very fast. I was asked if I/we, or my boat was in any danger and I told them that we were not. Even though they were only thirty five to forty minutes away from me they did not arrive until 9:15 AM and by that time I did not have any water under a large portion of my boat.

When the tow boat arrived the Captain determined that this was a “hard grounding” and had me sign the contract. He then attempted to pull my boat straight back parallel with the beach but it would not move. Even though none of the conditions changed other than he was going to pull the stern of the boat out away from the beach the captain advised me that this was going to turn into “salvage” instead of a hard ground tow. I was not sure exactly what he was talking about however he asked me if I had hull insurance and he wanted to see my insurance policy. He stated that my insurance company would not have problem with his charge of \$125.00 per foot (\$9,000.00). I said but what about my \$4,000.00 deductible, he said that he was sorry about that .He then had me initial the original contract showing it as a salvage. The captain then proceeded to place a large water pump on the back of my boat (though he never started the engine) and stuck oil soaks rags in the engine compartment vents, he said this was to prevent water from coming into the engine compartment which was not necessary because the water level never got high enough for any water to come into the vents. He then pulled the stern of the boat around into deeper water and with the help of my two engines the boat was backed off the sand. In the Captain's written report he stated that my boat was taking on water which it was not but I assume that was his justification for changing it to a salvage. The moral to this story is that had this been classified as a “hard ground tow” (and that is what it was) instead of a “salvage” the Captain would have earned approximately \$1,000.00 which was covered by my unlimited coverage with Boat US instead of the \$9,000.00 of which I would have to pay \$4,000.00. Had I known the difference in the types of “tows and salvage” I would not have signed the agreement contract until I had a better understanding of why it was being changed from a tow to a salvage.

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