



TowPro

THE NEW STANDARD IN TOW PROTECTION



Tender Towing: Reduce your risk, Improve your insurance

The risks of superyacht tender towing are an industry problem: insurers are losing too much money, captains and owners are unhappy with the operational limitations caused by insurance restrictions, and when a tender is lost there's disappointment for owners and guests. No-one's happy - existing towing protection simply isn't working.

Cross-industry collaboration on 'advanced tow protection' created *TowPro*. *TowPro* "eyes in the boat" keep captains aware of issues day and night - preventing losses, reducing insurance claims, and already allowing leading insurers to reduce towing restrictions. A "win-win" !

Insurers have become increasingly concerned about losses from superyachts towing tenders, and have been forced to respond by imposing tighter restrictions. In some cases, insurers now exclude higher risk activities like towing overnight or in stronger winds altogether.

These restrictions cause problems for captains operationally, in particular their preference to relocate the yacht by night in order to maximise guest enjoyment.

So captains and brokers put pressure on insurers to reduce their restrictions.

Tender towing risk has become a problem for everyone now - insurers are still losing money, captains and owners are unhappy.

Clearly the current best practice for towing tenders is not adequate to prevent loss and damage.

Tender towing best practice today

Insurers require captains to make regular observations of the towed tender from the yacht, but the challenge is that remote observations can only provide incomplete safety information about the tender, for example: whether the tender is there, and the stability of its surfing and yawing motion.

What a remote observer cannot do is:

- **monitor key safety information *inside* the boat: how long bilge pumps are running for, level of charge in the battery, bilge water levels.**
- **maintain continuous observations to ensure early awareness.**
- **maintain clear observations of the tender by night.**

The consequence is that by the time a watchkeeper can see a problem with the tender, it may be too late to take action to prevent an incident or loss.

Why is towing higher risk by night?

Marine risk experts identify reduced crew awareness as the issue: fewer crew are on deck, crew require to spend more attention on the safe navigation of the yacht, and remote observations are of increasingly limited value in reduced visibility.

They propose a system to provide the crew with complete safety information inside and outside the tender direct to the bridge, and which will raise attention immediately to potential issues even when crew are busy with other activities day and night.

tsm-systems.com



US: +1 518 704 1934

EU: +39 375 561 1024

UK: +44 790 481 3431

sales@tsm-systems.com

Benefits of *TowPro* to insurers and captains

- Captains benefit immediately from the reduced risk of tender loss, avoiding financial impact for the owner, disappointment for guests, and disruption for the captain.
- Insurers benefit from reduced level of tender towing risk, allowing them to respond to pressure to reduce restrictions.
- Reduced restrictions allow captains operational flexibility, which is a direct benefit to them too.

Leading insurers have already started to offer improved towing conditions for yachts with *TowPro* installed:

- › Reducing deductibles for all tender towing.
- › Removing exclusions on towing by night, and/or reducing the higher night-time deductibles.

These are receiving an enthusiastic response from captains.

How *TowPro* increases awareness and reduces risk of loss

TowPro was developed through a 12 month collaboration between insurers, captains, marine risk experts, and electronics installers.

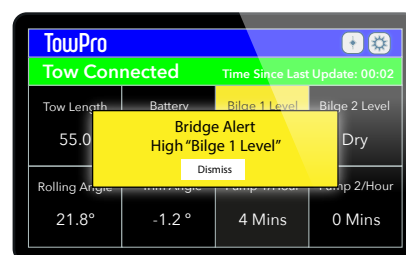
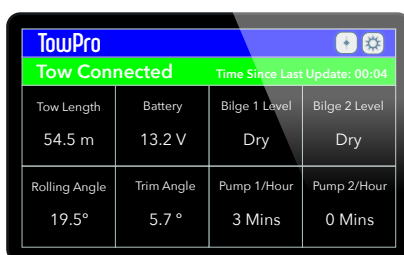
TowPro uses the latest data monitoring technology to provide the crew on watch with comprehensive safety information live from the tender: both from outside and inside the boat.

This means that crew awareness of towing issues is faster and more complete by day – and that this increased awareness is maintained by night as well.

Increased crew awareness from *TowPro* helps captains reduce the risk of tender towing, and eliminate avoidable losses.

TowPro provides two sets of information to the crew

1. **"Eyes in the boat":** continuous "safety indicator" information about what is happening inside the tender: how long the bilge pumps have run in the past hour, the charge in the battery, the level of water in the bilges. Plus continuous measurement of surfing and yawing, trim and pitching, list angle and rolling.
2. **"Bridge Alerts":** immediate audible and visual alerts if any of these safety indicators exceed pre-set thresholds, giving the crew immediate early warning of potential problems which they need to investigate, and which they can continue to monitor as they take precautionary actions.



	Remote observation by day	Remote observation by night	TowPro by day and night
Is the tender still there?	✓	✓	✓
Is the tender motion unstable?	✓	✓	✓
Are the bilge pumps running too long?			✓
Is the battery getting low?			✓
What is the water level in the bilges?			✓
Is the tender trimmed badly or pitching?	✓		✓
Is the tender listing or rolling badly?	✓		✓