

TOOLS, MEDICINES, AND INSURANCE

| story & images **NICK BRETtingham-MOORE**

One may wonder what tools, medicines, and insurance all have in common to the yachtsman, apart from the fact that in some form they are found on most yachts. They are all related by 'RISK' (the degree of probability of loss) – let me explain. If you were an extreme risk taker then none of tools, medicines or insurance would be necessary as you are prepared to take the risk that you will never need any of them, thereby saving large amounts of money and weight. On the other hand, if you were extremely risk adverse you would have excessive amounts of tools, medicines and complete insurance at great expense and weight.

If one looks at the extremes of the type of sailing – day sailing for a few hours to long term live aboard cruising they could, conceivably include both extreme cases of risk. The ultra-confident day sailor would be comfortable with no tools, no medicines and no insurance while out sailing. The pessimistic live aboard sailor could easily be overloaded with tools, have a vast medical kit (most of which will never be used), and complete insurance at significant expense. No doubt most of us fit somewhere in between.

Personally, I feel that anyone that goes to sea, no matter the time or distance should have the appropriate tools, medicines, and the knowledge to use them for that voyage. Tools and medicines can prevent, limit, and repair any breakdowns to yacht or human bodies while insurance can help after the event. Even our small dinghy has a basic tool kit, medical supplies, and VHF. Unfortunately, insurance has the rather negative effect of giving one piece of mind if the yacht is lost or if serious medical injury occurs, here prevention is surely better than cure. The insurance safety net can subtly change the way we look at the dangers of sailing and how prepared we need to be to avoid losing one's yacht or life by giving a sense of

financial security. Lastly, there are the unscrupulous yacht owners that 'lose' their yachts on purpose, for whatever financial reasons, thereby effectively raising the premiums way beyond what they should be if only true losses were counted.

It is difficult to get any accurate figures about actual worldwide loss of sailing yachts and the number of deaths associated with sailing, but from the US coast guard figures, five out of 100,000 boaters will lose their life each year – note this is all boaters which includes the primary culprits of open powerboats and inebriated drivers so for sensible, well prepared yachties (aren't we all!) the figure would be considerably less. Just to make a comparison 17 out of 100,000 will die in a car accident.

When we left La Rochelle in 2007 in our new Lagoon 440 *Sonrisa* I would have said we were relatively risk adverse – a considerable sum of our savings was tied up in *Sonrisa*, with a new baby and a wife that had done little actual cruising. We had arranged for complete medical and yacht insurance which amounted to some AUS \$20,000 per year, considering our cruising budget was around AUS \$50,000 this really was a big price to pay for something that might never happen. The deductible for the yacht was AUS \$20,000 and as we were to find out, claiming medical insurance while travelling

overseas, was difficult to say the least apart from the numerous exclusions involved.

Now after 10 years of cruising from France to Mexico we carry no yacht (apart from third party insurance, a requirement for most marinas, at AUS \$600 per year) insurance and no medical insurance. So, what has changed? In one word 'experience' and the ability to realistically assess the risks we encounter while cruising. We have experienced all the usual breakdowns, groundings, and minor medical problems as one would expect, plus riding out three cyclones, but nothing coming anywhere near close to losing *Sonrisa* or a life. My father would famously say there are two sorts of people – those that have had accidents and those that are going to have them. A little bit of luck and a very large amount of preparation and maintenance can greatly reduce the chance of a serious accident.

In my experience yachts are rarely lost to a catastrophic failure of one item or event but are doomed due to a series of small minor breakdowns – these can be of a mechanical or human nature. I knew of two yachts that were cruising in Fiji many years ago that both struck reefs and were totally lost due to airline schedules! Guests had to get back for a flight, weather conditions did not oblige, the skipper took undue risks and the yacht was lost. A simple engine fault, not enough sea room, deteriorating weather, tiredness, and seasickness in themselves all minor, but put together in a critical situation can spell disaster.

Before I look more deeply into tools, medicines, and insurance on *Sonrisa* one other aspect to



seriously consider when cruising is 'knowledge' in how to use tools and medicines, again there is no substitute for experience. When I look back at the five years I took to build *Southern Sojourn*, a concrete 10m sloop in 1979 I laugh at the incredibly silly things I did like building the saloon before the bow or stern areas, using speaker wire for the electrics, and the list just goes on and on. SatNav in those days was just becoming available (several hours between satellite fixes) so I used a sextant, reduction tables and DR. Because one's location was always suspect one had to navigate with large margins of error – it would appear a lost art in these days of accurate fixes, a pity many of our charts do not reflect the accuracy of GPS! If only one repair manual is to be carried it should be *The Boatowners Mechanical and Electrical Guide* by Nigel Calder.

Finally, a personal attribute to regard, is if you are a 'hoarder' or

not. I know I am so keeping every conceivable spare screw, stainless steel plate etc means a great supply of extras – unfortunately a great way to lower the water line and stuff lockers. I suspect hoarders also tend to oversupply with tools and medical supplies. If space is not a problem then a minor concern, one never knows when that item will come in handy. While we were at Klein Curacao, a small island in the Caribbean, close to Curacao we discovered a wrecked Amels 50 ketch, with its mast alongside. After returning from *Sonrisa* with a few tools I took off several large SS bolts and mast tangs. When preparing to transit the Panama Canal we were told to ensure our cleats had extra large backing plates – after several hours with a hack saw I had four excellent plates made from the old tangs, the holes even lined up with our cleat bolts.

While short coastal cruising and day sailing requires just a basic tool

kit, long distance extended cruising needs a serious tool stash. Apart from my day to day brief case of tools there are numerous other items, that while perhaps only used once, can avert a real disaster. Some examples, mechanical pickup tool, micrometer, extending mirrors, range of magnets (sea recovery also), silver chloride reference electrode to measure underwater electrolysis, full range of wood working tools including jig saw and circular saw, numerous clamps, chisels etc, extensive set of large and small metal files, sewing machine, various rubber hammers, tap and die set, torque wrench, Dremel tools, soldering iron, label machine, propane torches, emergency epoxy (liquid metal) kit etc. Traditionally tools end up rusty and hard to use, they need to be well maintained, oiled, and kept sharp – nothing worse than a crappy tool in a desperate situation!

Spares are the second part of the tool equation, being a hoarder makes life easy – a minimum of two of everything and even more! I suspect we carried (for 10 years) around 250kg of spare plywood, plastic sheets, threaded rods, propeller zincs, exhaust injection elbows, complete raw water pumps, electrical connectors, switches, fuses, light bulbs and so the list goes on. While I never used 90% of these it was comforting to know that I could repair almost anything onboard.

While working in the 'white boat' industry in the Mediterranean, where cost was never a real concern, the range of medical supplies we carried was enough for a small

ABOVE LEFT: 50ft Amels wreck Klein Curacao.

LEFT: *Sonrisa* in cyclone winds – Aruba.



ABOVE LEFT AND RIGHT: *Sonrisa's* tool storage.

hospital. The kits were professionally supplied along with a subscription to online medical consultations, where I could wear a video camera while doing an examination of the patient, all being relayed to a doctor in real time. Often larger yachts would have a qualified nurse onboard as part of the crew. While dressings, bandages, injections, physical equipment are well listed deciding on the actual

drugs to carry was rather daunting but a good educational exercise. A point to consider is that many countries require documentation and declaring of strong analgesics (e.g. morphine), sedatives etc when clearing in. Obviously, one needs to ensure that all crew are fit and able to make the voyage before departure and all known allergies, and



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conditions are suitably prepared for. A First Aid course is a bare minimum in terms of knowledge, the Ships Captains Medical course, over three days, I found very helpful, how to suture, give injections, relay medical situations etc. I highly recommend the *Ships Captains Medical Guide* by the UK Govt. We also used, on a regular basis, *The Merck Manual of Medical Information*.

While we have been cruising we have noticed that our family has

Living in Australia one becomes used to expensive medical services, expensive drugs, and time-consuming visits to doctors for any specialist referrals, pathology tests etc. As many drugs have short use by dates, which I am not sure are really justified (along with food use by dates) eventually these supplies will need to be replaced in another country. From my visits to out of the way doctors and dentists I have always been pleasantly surprised

of the consultation and I was able to seriously negotiate the price for cash! While no doubt things can go wrong, I suspect it is no more likely in other countries than in Australia, just be prepared to adjust to different techniques, which in the end may well be better than the ones you are used to.

Lastly to insurance, of which we now have none. In the six years since we cancelled full yacht insurance (sometimes impossible if cruising in

cyclone areas) and medical insurance I would suggest we have 'saved' some AUS \$100,000. For whatever reason we have had no serious yacht or medical hassles, or perhaps just good luck. We maintain a sizable cash reserve for any major repairs to *Sonrisa* or her crew. This 'saved' money would hopefully cover any normal accidents (apart from the total loss of *Sonrisa*) and be earning interest rather than being just spent each year. Most expat medical policies will not cover you for chronic



ABOVE LEFT AND RIGHT: Cyclone Odile from *Sonrisa*.

generally experienced excellent health, with little need to resort to any medications. It is only when we come back to 'society' with all of it sanitised living environment and close quarters living do we experience the bugs, infections and viruses that commonly get around. Only on two occasions have we had any serious dysentery (one I knew would happen as the meal was so cheap). Exposure to the various germs and bacteria (within reason) found worldwide can only improve one's resistance and help make a strong constitution. In our current stressed out world, continual obsession with cleanliness and constantly available crappy food, leisurely cruising can only improve your health.

at the level of competence of local practitioners (often trained in first world countries), and the low costs involved. In New Caledonia back in 1985 I traded a root canal filling for an old surf board. While many of the places had rudimentary facilities invariably the staff were helpful and prepared to take their time to make a diagnosis. On one of the Caribbean islands I visited a dentist for a small repair – there was no charge, but they were very glad for a voluntary donation! Here in Mexico the medical services have been outstanding – we can book a dentist check-up and clean a few days before hand, it takes about an hour, while one is treated like a king, all for some AUS \$60. I had a very successful shoulder rotator cuff surgery done in La Paz a few years ago, all within two days



Sonrisa second distribution panel.

WHILE MANY OF THE PLACES HAD RUDIMENTARY FACILITIES INVARIABLY THE STAFF WERE HELPFUL AND PREPARED TO TAKE THEIR TIME TO MAKE A DIAGNOSIS

medical conditions like cancer, and will not cover pre-existing conditions. For serious immediate accidents, no matter what insurance you have, one needs to rely on the first available medical centre to stabilise the condition and while that may not be to your liking, I doubt you would refuse the first aid. My experience with expat medical insurance was like trying to get blood out of a stone – no matter what they may advertise.

'Shit happens' is a wonderful term to contemplate when sailing into strange and uncharted (for you) waters. But then again life is full of risks and by taking reasonable and sensible precautions, having the right tools and spares, a suitable medical kit and appreciating, for your circumstances, if insurance is necessary, long-term cruising should be no more dangerous than driving to work.

SONRISA
Nauticum Medical Supplies Order June 2007

| NAME | DELIVERY / PACKAGE | QUANTITY |
|---|---|----------|
| Epipen Injection 0.3mg Adrenaline | Epipen Auto Inject 0.3mg Individual injection x 4 | 2 |
| Glyceryl Trinitrate Spray 400mcg (Natispray 0.3mgs) | Spray | 2 |
| Fruzemide Tablets 40mg | box of 30 tablets @40mg | 1 |
| Atenolol Tablets 50mg (Tenormin) | box of 30tablets @50mg | 1 |
| Cimetidine Tablets 200mg (Tagamet) | box of 30 tablets@200mg | 1 |
| Promethazine IM Injector | Box of 5 ampoules @ 2ml | 1 |
| Primperan Tablets 10mg | box 40 tablets@10mg | 2 |
| Primperan Suppository 20mgs | box 10 suppositories@ | 1 |
| Primperan IM Injection 10mg | box of 12 Ampoules | 1 |
| Glycerol Suppository 4mgs | box of 12 suppositories | 1 |
| Codeine Phosphate tablets 30mg | box of 20 tablets of 30mg | 3 |
| Imodium Tablets (Loperamide) | box of 30 tablets | 2 |
| Proctologue Cream | tube | 1 |
| Asprin Tablets 300mg | box of 50 tablets of 300 mg each | 3 |
| Diclofenac Suppository 100mg | box of 10 suppositories of 100mg each | 1 |
| Inacid Suppository 100mg (Indometacin) | box 12 suppositories of 100mg each | 1 |
| Naproxeno Tablets 250mg | box 30 tablets of 250mg | 2 |
| Nubain IM/IV injection | box 10 ampoules of 10mg | 2 |
| Buscopan Tablets | box of 100 tablets of 10mg | 1 |
| Buscopan IM Injection 20mg | box of 6 ampoules of 20mg in 1 ml | 1 |
| Diazepam IM Injection (Valium) | box 6 ampoules of 10mg in 2 ml | 1 |
| Diazepam Tablets | box of 30 tablets of 10 mg | 2 |
| Temesta Tablets 1mg | box 30 tablets of 1 mg each | 2 |
| Lorazepam 1 mg | box of 30 tablets | |
| Clarityne Tablets 10mgs | box of 15 tablets of 10mg | 2 |
| Loratadine 10mg | box 30 Tablets of 10mg each | 1 |
| Cetirizine 10mg | box 30 Tablets of 10mg each | 1 |
| Hydrocortisone IM/IV injection 100 mg (Actocortina / Solu-medrol) | box of individual injections mixed with water | 5 |
| Prednisolone Tablets 5 mgs (Dacortin) | box 30 tablets of 5mg each | 2 |
| Benzylpenicillin IM/IV Injection 600mgs | individual boxes 1 ampoule per box - mix | 10 |
| Augmentin Tablets 500mgs | individual boxes of 24 tablets 500mg each | 6 |
| Ciprofloxacin Tablets 500 mg | box of 12 tablets 500mg | 5 |
| Cefuroxime IM Injection 750mgs (Zinnat) | 1 ampoule per box of 750 mg | 10 |
| Erythromycine Tablets 500mg | box of 20 tablets of 500 mg each | 2 |
| Doxycycline Tablets 100mg | box of 15 tablets of 100mg each | 2 |
| Trimethoprim Tablets 200mg (Tedipirina) | box of 16 tablets of 200mg each | 1 |
| Mebendazole Tablets 100mg | box of 6 tablets of 100mg | 1 |
| Metronidazole suppository 1G (Flagyl) | box of 10 suppositories of 1 G each | 1 |
| Metronidazole Tablets 250mg (Flagyl) | box of 20 tablets of 250 mg each | 1 |
| Tetanus Immunoglobulin | individual injection | 1 |
| Rehydration Sachets (Sueroral) | box of 12 sachets of sodium chloride, glucose | 2 |
| hexachlorcycl | bottle of 100ml | 1 |
| Loxazol 5% | tubes 30 G | 2 |
| Zinc Ointment (Oxyplastine) | tubes 28 G | 2 |
| Tetracycline | tube of 5g | 2 |
| Betamethasone / Neomycin | plastic bottles of 3ml | 2 |
| Sulphate eyedrops (Maxidrol) | plastic bottle | |
| Tetracaine | individual doses | 20 |
| Fluorescein eye strips | box of 50 strips | 1 |
| Bexeoil | plastic bottles of 5ml of 0.9% sodium chloride | 18 |
| Otosporin Antibiotic Ear Drops (Panotile) | glass bottle of 8ml | 2 |
| Ethyl Chloride Liquid Spray | spray bottle | 1 |
| Lignocaine 1% SC injection (Mepivacaina) | ampoules | 10 |
| Lignocaine Gel 2% | tube of 15ml | 1 |
| Oil of Cloves | bottle of 10ml | 1 |
| Liquid Skin Spray | spray container | 2 |
| Antiseptic Wipes | pack of wipes | 1 |
| The following come from MSN 1768 | | |
| Adhesive Elastic Bandage | 7.5cm x 4m | 4 |
| Crepe Bandage | 7.5cm x 4m | 4 |
| Tubular Gauze bandage for finger dressing | 20m length with applicator | 1 |
| Disposable Gloves | latex free, vinyl | 20prs |
| Adhesive dressings | assorted sterile | 40 |
| Sterile Bandages with unmedicated dressing | medium #1 (12 x 10)cm | 5 |
| | large #2 (20 x 15)cm | 5 |
| | extra Large #3 (28 x 20)cm | 4 |
| Adhesive Sutures | 75 mm Adhesive suture strips | 6 |
| Sterile gauze swabs | pack of 5 7.5cm x 7.5cm | 10 |
| Parrifin gauze dressings | 10cm x 10cm | 20 |
| Disposable scalpels | pack 10 blades | 2 |
| Scissors | s/s dressing scissors | 1 |
| | sharp pointed scissors | 1 |
| | toothed | 1 |
| Dissecting forceps | | 1 |
| Haemostatic Clamps | | 1 |
| Needle Foreseps | | 1 |
| Reactive strips for urine anlysis | comprehensive, broad range tests | 1pack |
| Stethoscope | | 1 |
| Disposable syringes | 2ml,5ml,10ml | 10 each |
| Disposable hypodermic needles | (21G)0.8mm and (25G)0.5mm | 15 each |
| Magnifying glass 7.5cm dia with handle | | 1 |
| Kit for protection against blood transmitted diseases | Syringes, Blood giving, blood taking etc | 1 |