



Relax in
calm waters

Boating safety and loss prevention tips

Your first mate to safety

Knowledge is the best way to ensure that your boating experiences are safe and enjoyable. Learn how to operate your boat safely by taking boating safety courses. To find boating safety courses in your area contact:

- your nearest Coast Guard office or visit www.uscg.mil/
- (800) 336-BOAT for the boat-handling course nearest you
- the Boating Safety Hotline, (800) 368-5647, for information on boating safety recalls

Ski safe on the water

While people of all ages can enjoy boating activities, it's important to follow all safety procedures. Tow skiers in open areas away from congested areas, docks, buoys or floats. Use a wide-angle rearview mirror and a second person to act as a lookout when towing a skier.

When the skier falls, approach from downwind and stop the motor before taking the skier on board. If you are in a small boat, try to bring the skier on board from the stern in order to prevent swamping the boat. Skiers should always wear proper personal floatation devices.

Keep your eyes on the skies

A sudden breeze may feel great on a hot summer day, but it could signal an approaching weather front. Listen to the weather channel for storm advisories and small craft warnings. Watch the barometer; a low reading means changing weather and rain.

When you do get caught in a storm, turn on your navigation lights and proceed with caution at reduced speed. Head for the nearest safe shore and position yourself on the downwind side of a landmass. Have emergency gear easily accessible and put on a personal floatation device.

Check into safe boating

- Make sure your drain plugs are closed before launching your craft from the trailer.
- Periodically recheck the motor bracket clasp for firmness. A safety chain secured to the boat can keep the motor from falling in all the way.
- Open the engine hatch before starting an inboard engine. Gasoline can create dangerous fumes.
- Guard against theft. Take equipment not permanently attached or locked away with you when leaving the boat. Use an electric engraver to label your equipment.
- Keep firefighting and lifesaving equipment in good condition and readily available.
- Before leaving your boat, be certain stoves, lights or lanterns and switches are turned off and cigarettes extinguished. And remember—no smoking while fueling.
- Lock your boat onto its trailer and secure the trailer to a fixed object when it is not attached to a vehicle.
- Make sure everyone who drives your boat knows basic rules about right of way, speed limits, ski restrictions and equipment operation.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.

