

IN TOO DEEP?

10 Boating Safety Tips to Help Prevent Costly Claims



Summer is just around the corner, and if you're a boating enthusiast, you're probably excited to get on the water for a day in the sun with friends and family. No matter how experienced you might be, it's important to always be prepared and take precautions so you can enjoy your time on the water.

From essential gear to the safe operation of a vessel, keep these important safety tips in mind when you're on a boat.

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1 PREPARE A BOAT SAFETY KIT

Emergency situations happen unexpectedly. At a minimum, your boating safety kit should include the following: first aid kit, flashlight, bucket, whistle, duct tape, mirror, rope, garbage bags, spare clothes, fire extinguisher, spare batteries, maps of the area, compass, fire extinguisher, and life jackets.

2 TAKE A BOATING COURSE

Both experienced and inexperienced boaters should be familiar with boating rules. Boating safety courses are usually inexpensive or free. For example, the [Boat US Foundation](#) offers free online boating safety courses designed for each state. Completing a course might even help you qualify for a lower insurance rate. And once you've taken a course, be sure to apply what you've learned and follow your state's boating rules when you're on the water.

3 INSPECT YOUR VESSEL

You can have the U.S. Coast Guard Auxiliary or your local U.S. States Power Squadron [inspect your boat](#) at no cost. This courtesy evaluation is an easy way to make sure that your boat is compliant with state and federal boating regulations.

4 CHECK THE WEATHER

Before you head out, check the weather for the day. Even if the weather is okay when you head out, it can quickly change and lead to hazardous conditions. Keep an eye on weather conditions when you're on the water just in case the weather changes quickly.

5 DON'T OVERLOAD THE BOAT

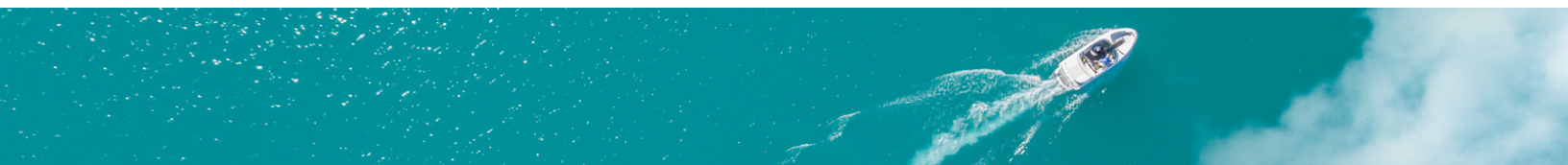
Know your boat's capacity restrictions and follow them. An overloaded boat can become unbalanced and present a danger for anyone onboard.

6 HAVE THE RIGHT LIFE JACKETS AND WEAR THEM

Each person who plans to get on your boat should have a life jacket that fits properly and wear it at all times while onboard. Even good swimmers still need life jackets. Different scenarios require different life jackets, so be sure to research which life jacket(s) you should have on hand for your boat outing. Test your life jackets throughout the year to ensure that they work properly.

7 DON'T DRINK AND BOAT

Whether you're on land or in the water, don't drink and drive. Operating a boat while under the influence is not only illegal, but also extremely dangerous to others. Be sure to have a designated sober driver on board.



8

CHECK FOR FUMES

Be aware of all the places harmful fumes and gasses can accumulate on your boat, such as canvas enclosures, exhaust outlets, and enclosed spaces. You run the risk of encountering harmful fumes when you refuel, when you're near other boats, or when your engine is idling. Know the symptoms of carbon monoxide poisoning, and educate your guests about them too. Have a carbon monoxide detector on board at all times.

9

USE COMMON SENSE

Don't speed on the water, especially in crowded areas. Be alert and aware of your surroundings, and follow any signage you see posted. Steer clear of larger vessels, and keep your distance from all crafts so you have enough room to stop your boat should a situation arise. Your passengers should stay safely within your boat's railings and avoid its propellers if they go out for a swim. Remember to always be courteous to others on the water.

10

PROPERLY DOCK THE BOAT

Variables, such as the type of boat, wind, and current impact how you should dock your vessel. Know how to respond to these factors if you're in charge of docking the boat. When approaching the dock or shore, use your bumpers to protect your boat, reduce your speed, and secure your docking lines.

Though many accidents are preventable with the right precautions, the unfortunate reality is that sometimes no level of preparation will keep you, your passengers, or your boat safe. **Before you get on the water, make sure that you and your boat are protected from the unexpected with the proper insurance.**



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