

BOATING SAFETY

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RECREATIONAL BOATING IS A fun hobby of over 83,000,000 Americans. (National Marine Manufacturers' Association-www.nmma.org). However, boating can also be very dangerous, even for the most experienced boaters. Understanding the hazards of boating and helping clients reduce or eliminate risk is another value-added service of the professional insurance agent.

In 2012, 12,101,936 recreational vehicles were registered in the United States. 4515 reported recreational boating accidents resulted in \$38 million of property damage, 3000 injuries and 651 fatalities (www.americanboating.org). Education is key to boating safety. In fact, 45 states have educational requirements that must be met before you can operate a boat or other personal watercraft, such as a jet ski, in the state. (www.boat-ed.com)

Alcohol is the main contributing factor in fatal boating accidents. Boating under the influence of alcohol or drugs is illegal in every state. Intoxicated passengers are also at a higher risk of falling out of the boat or becoming injured. Consuming alcohol is even more dangerous on water than on land, as factors such as wind and sun can cause impairment to happen more quickly. Impaired boaters risk loss of operator privileges, fines and possible jail time. Leading causes for boating accidents in general (fatal and nonfatal) include equipment malfunction, operator inattention and inexperience, excessive speed and improper lookout.

Personal flotation devices (PFDs) such as life jackets and life vests should be worn at all times, even by experienced swimmers. Accidents on the water can happen very quickly, leaving little or no time to retrieve life jackets that have been stowed under the seat, or wrapped in plastic. It is also a lot more difficult to put on a life jacket in the water, especially when you are disoriented, with wet heavy clothing. Jackets should be Coast Guard approved and sized appropriately for the wearer.

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The Coast Guard estimates that 80% of lives lost due to boating accidents could have been saved if the victims were wearing life jackets. (www.uscgboating.org) In 2012, ten children under age 13 died from drowning after a boating accident. Only two of the ten were wearing life jackets.

Safe boating practices encompass much more than just knowing how to operate the boat. Boaters' skills need to include navigation, communication and life saving. Before going out on the water, do a safety inspection. Free inspections are offered by the United States Power Squadron (www.usps.org) and the United States Coast Guard Auxiliary (www.cgaux.org). They also offer boating education courses.

Be sure to carry flares. Flares should be checked and replaced if outdated to



ensure they will work if and when you need them. Carry a cell phone in a watertight plastic bag. Calls for help can be made without taking the phone out of the bag. When there is an accident, it is usually advisable to stay with the boat. The boat provides some flotation and is easier to see by potential rescuers than you are.

Boating should be a fun activity. Helping clients recognize the hazards and take appropriate precautions is a sign of the true insurance professional.

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