

# SAFE BOATING TIPS

## SAFE BOATING THIS SUMMER

This [article](#) is prepared by Defnity Insurance Company, the underwriter of the CottageFirst program!

Boating season is just around the corner, so get ready to dust off your water skis, wakeboards, and tubes — or paddle boats, kayaks, and canoes, if those are more your speed. Before you head out on the water this season, consider these five tips for safe boating:

### See and Be Seen

No matter which kind of boat you're in, visibility is key. Not only do you need to make sure you have a clear view of your surroundings, but other boaters should be able to see you, too. During the day, wear polarized sunglasses to banish the bright glare that reflects off the water. At night, make sure all of the lights on your boat are in good working order and turned on.

### Wear Your Flotation Device

In Canada, [you're required by law](#) to have a lifejacket or personal flotation device (PFD) on board for each person on a watercraft, including human-powered boats like canoes, kayaks, and rowboats. So, what's the difference between a lifejacket and a personal flotation device?

#### Lifejacket

- Generally provides better flotation and thermal insulation
- Designed to turn you onto your back so your face doesn't rest in the water, even if you're unconscious
- Colour selection is often limited to red, orange, or yellow for greater visibility.

#### Personal Flotation Device

- For recreational use only
- More comfortable (lighter and less bulky) than a lifejacket
- May be designed for a specific sport
- Usually provides less flotation and thermal protection than a lifejacket
- Wider variety of colour options

Look for a lifejacket or PFD with a label that says it has been approved by Transport Canada, the Canadian Coast Guard, or Fisheries and Oceans Canada. Lifejackets are most effective when they're worn properly (snug fitting and zipped up), so be sure to keep a variety of sizes on hand for guests and ask each rider to suit up before you leave the shore.

### Boat Like You're On the Road

Many boating accidents are caused by the same factors that cause car accidents, including speed, careless or distracted driving, not following the right of way rules, and poor visibility. Be sure

to bring all of your safe driving habits with you when you're operating a boat — and if your boat has a motor, you'll need to bring your boating license with you, too. If you're unsure of the right-of-way rules on the water, here's a quick cheat sheet:

- When meeting another vessel head-on, both boaters should turn to the right (starboard) to avoid a collision
- When crossing paths with another vessel, the boater approaching on the right side (starboard) has right of way and the other boater should slow down or turn accordingly
- If a boater wants to overtake or pass another boater, they must give right-of-way to the vessel they're passing and change speed or direction accordingly
- A human- or wind-powered vessel always has right-of-way, unless they're trying to overtake a motorized boat

### Don't Drink and Boat

While it may be tempting to enjoy a few cold drinks on the dock before hitting the lake, boating while impaired (even in a canoe or kayak) increases your risk of an accident and could land you with the same legal penalties as drinking and driving. Simply put, don't drink alcohol before you get behind the wheel or pick up a paddle. Planning to enjoy the boat this summer? Whether it's a motorized vessel or human-powered, remember to pack your lifejackets, brush up on your right-of-way rules, and never consume drugs or alcohol before heading out on the water.

### Don't Forget About Boat Insurance

While most home insurance policies include some coverage for certain types of watercraft, other types of boats (larger models or ones with higher horsepower or modifications, for example) may require separate policies. Boat insurance could protect you in the event of damage or theft to your own boat or a [liability claim](#) that results from the use of your boat.

**CottageFirst**  
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