



## Boat Safety Tips

Buckman-Mitchell, Inc. advises boaters to take necessary precautions to be safe during the summer season, the time of year when boat accident claims increase in frequency, according to an analysis of claims incidence at Travelers, a leading provider of boat and yacht insurance.

“Substantially more people are on the water during the summer, so that is the time boaters should be extra careful to protect their family, friends and watercraft from a loss. It’s also a good time to review your boat and yacht insurance with an independent agent to be sure you have adequate coverage.”

Buckman-Mitchell recommends the following boat safety tips:

- **Wear a life jacket:** 80 percent of drowning victims were not wearing a PFD (Personal Flotation Device) or life jacket. Most states require that children under a certain age wear a life jacket and that every boat be equipped with one life jacket per passenger.
- **Take a boating course:** Even if your state does not mandate the completion of a boating course prior to obtaining your boating license, both you and your passengers will benefit from a formalized course. To learn more about boating safety classes, visit <http://cgaux.org/boatinged>.
- **Schedule a vessel safety check:** The Coast Guard auxiliary offers free safety checks. For more information, visit [www.vesselsafetycheck.org/getvsc](http://www.vesselsafetycheck.org/getvsc) or <http://www.uscgboating.org/default.aspx>.
- **Equip your boat with an emergency kit** and be familiar with how to use each of the items. Travelers recommends including the following: fire extinguisher, first aid

kit, visual distress signal and/or a Coast Guard-approved throw able PFD, such as a life ring or a horseshoe. Organize an emergency plan and make sure that passengers are familiar with it. Remember to test equipment and be knowledgeable of the suggested guidelines for usage and replacement.

- **Be prepared for the weather:** Check the weather forecast before going on the water and be equipped for changes.
- **Know where you are:** The Coast Guard recommends having charts, a GPS (Global Positioning System) and a reliable means of communication on board.
- **Know how to contact the Coast Guard:** Marine radio is the preferred method to communicate on the water because it broadcasts to other boaters in the vicinity. If using a cell phone on the water, test it for a maritime emergency by dialing \*CG (\*24). There is no charge or penalty for calling to test the signal.
- **Do not drink and drive:** According to the Coast Guard, a boat operator with a blood alcohol level of .10 percent is 10 times more likely to be killed in a boating accident than a boat operator with a blood alcohol level of zero. Operating a boat while drinking is illegal in several states. Remember that the effects of alcohol are exacerbated when combined with sun exposure and being on the water.



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