

RECREATIONAL BOATING SAFETY TIPS

According to the U.S. Coast Guard, there are close to 12 million registered recreational boats in the United States. With so many boaters enjoying the waterways, it is no surprise that more than 4,000 boating accidents, involving more than 5,400 vessels, were reported in 2013,⁽¹⁾ with far more that go unreported. Property damage reported in 2013 totaled approximately \$39 million.

Though the statistics are alarming, the risk of injuries and accidents can be minimized. A vast majority of reported accidents involve operator controllable factors, including operator error and poor or improper boat maintenance. ACE Recreational Marine Insurance® is pleased to offer a top ten list of tips to help recreational boaters stay safe and reduce the number of preventable accidents that occur each year.

There's no mystery to boating safety. Understanding and obeying navigational rules and safety procedures has proven to save lives while reducing injuries and property damage. Having the proper boat and yacht insurance in place will help make boating more stress-free and enjoyable as well.

To learn more about accidental reporting regulations, please visit www.uscgboating.org.

ACE's Top Ten Recreational Boating Safety Tips

1. Always wear a life jacket and insist that your crew and guests do the same.

Approximately 77 percent of fatal boating accident victims drowned in 2013.⁽¹⁾ Almost 84 percent of those who drowned were not wearing a life jacket, and 8 out of every 10 boaters who drowned were on vessels less than 21 feet in length. Always have an adequate supply of life jackets aboard. Make sure that children are wearing appropriate life jackets that fit correctly. Drowning was the reported cause of death for approximately 36 percent of the children under the age of 13 who perished in boating accidents in 2013. In cold water areas, life jackets are even more important. Hypothermia is a significant risk factor for injury or even death while boating. Cold water accelerates the onset and progression of hypothermia since body heat can be lost 25 times faster in cold water than in cold air. Boaters can be at risk of hypothermia in warm waters as well, where expected time of survival can be as little as two hours in waters as warm as 60 - 70°F. To learn hypothermia risk factors and how to better your chances of survival, visit http://seagrant.umn.edu/coastal_communities/hypothermia.

2. Never drink alcohol while boating. Alcohol use was again the leading factor in all fatal boating accidents, and in 2013 contributed to 75 fatalities, 16% of recreational boating deaths.⁽¹⁾ Stay sharp on the water by leaving the alcohol on dry land.

3. Take a boating safety course. Only 13% of deaths occurred on boats where the operator had received boating safety instruction from a provider offering a course that meets U.S. Coast Guard-recognized national standards.⁽¹⁾ You may even qualify for a reduced insurance rate if you complete a safety course. Contact your local Coast Guard Auxiliary, U.S. Power Squadron chapter⁽²⁾ or visit www.uscgboating.org for more information on courses in your area.

4. Stay in control by taking charge of your safety and that of your passengers.

Boaters between the ages of 36 and 55 accounted for the highest percentage of boating fatalities (38%) and injuries (39%) than any age group in 2013.⁽¹⁾ With nearly 5,500 vessels involved in accidents in 2013, it is imperative to maintain control of your vessel and your passengers. Don't forget that safety begins with you.

5. Understand and obey boating safety recommendations and navigational rules. Imagine the mayhem that would result if car drivers disregarded highway traffic laws. In 2013, violations of navigation rules were the leading contributing factor in more than 200 accidents and 15 deaths.⁽¹⁾ Know and understand boating safety procedures and rules of navigation before taking to the water, and practice them without fail.

6. Operate at a safe speed and always maintain a proper lookout. Overall, operator inattention, improper lookout, operator inexperience, excess speed and machinery failure were the top five primary contributing factors in all reported accidents.⁽¹⁾ Know your boat's limitations as well as your own. Take note of visibility, traffic density and the proximity of navigation hazards like shoals, rocks or floating objects. Don't invite a collision by going faster than is prudent.



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Who should prepare a float plan?

Don't think for a minute that this is a device only for those with big expensive boats. A Float Plan is equally effective for the owner of a 10-foot kayak or flat-bottom skiff as it is for a 48-foot express cruiser, or a 90-foot sport fishing vessel or luxury yacht. So, what kind of boaters prepare float plans?

- Kayakers
- Sport fishermen
- Hunters
- Jet Skiers
- Water skiers
- Family day cruisers
- Private charter boat services
- Canoeists
- Rowers
- Rafters
- Sail boaters
- Power boaters

Typically, the Skipper of the vessel is the individual who prepares the Float Plan. However, any member of the crew can be assigned the preparation and filing duty.

Information from:
United States Coast Guard
http://www.uscgboating.org/safety/float_planning.aspx

7. Check the weather forecast. A calm day can quickly turn ugly on the water. There were 40 deaths in 2013⁽¹⁾ attributed to adverse weather conditions. Keep an eye out for changing weather conditions and stay on top of the forecast while boating. Promptly heed all weather and storm advisories.

8. Register for a free MMSI (Maritime Mobile Service Identity) Number, and have a VHF radio equipped with Digital Selective Calling (DSC). When in coastal and inshore waters, these preparations can help take the search out of search and rescue. DSC allows the VHF radio to transfer information digitally, not just by voice, and to instantly send a digital distress alert to the Coast Guard upon activation of the emergency button. Part of that alert is the MMSI number, similar to a phone number for your boat, which will identify your vessel automatically; without one, the digital distress functions on a DSC-equipped VHF radio will not function. DSC-equipped radios also need to be interfaced with a GPS when they are installed so your exact position can be relayed to rescuers when an emergency message is sent in a distress situation. If you go offshore, always carry an Emergency Position Indicating Radio Beacon or Global Positioning System interfaced with an Emergency Position Indicating Radio Beacon (EPIRB/GPIRB), and/or a Personal Locator Beacon (PLB). To register for an MMSI and learn more about the Global Maritime Distress and Safety System (GMDSS), visit: <http://www.usps.org/php/mmsi/home.php>.

9. Use a carbon monoxide (CO) detector. CO can harm and even kill you inside or on the deck of your boat. All internal combustion engines emit carbon monoxide, a poisonous gas that can make you sick in seconds and kill in minutes, even with just a few breaths. Symptoms are similar to seasickness or alcohol intoxication, and can affect you whether you are underway, moored or anchored. Remember, you cannot see, smell or taste CO so know the symptoms of carbon monoxide poisoning and avoid extended use of the transom area when engines are operating. To learn more about how to protect those onboard from exposure to carbon monoxide, visit www.uscgboating.org/safety/carbon_monoxide.aspx.

10. File a float plan. The U.S. Coast Guard recommends that you always tell a friend or family member where you plan to go and when you'll be back. Make it a habit before leaving on any boat trip. The proper officials can be notified promptly if you don't return when expected.

Remember, you can have your vessel checked for safety – for free! The U.S. Coast Guard Auxiliary and U.S. Power Squadron offer Vessel Safety Checks at no cost. Their certified vessel examiners will check your boat's equipment and provide information about its use, safety procedures and applicable regulations. Unsafe boats are a threat to all recreational boaters. Make sure your vessel is as safe as possible. Carry USCG-approved visual distress signals at all times. Visit the U.S. Coast Guard web site at www.uscgboating.org/fedreqs/default.html for more information.

(1) <http://www.uscgboating.org>

(2) United States Power Squadron. www.usps.org

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