

Put safety first this summer Guidelines for boating and water safety

One of summer's greatest joys is heading to the beach or pool to enjoy the warm weather. Before you pack the swimming and boating gear, consider this: most boating and swimming accidents occur because people don't stop to think about safety.

How can I prevent boating and swimming accidents?

The most tragic accident is the one that easily could have been prevented. By observing safety guidelines, you can reduce the incidence of boating and swimming accidents and keep your family safe.

- Never swim alone.
- Know your swimming ability limits, and those of your family, and stay well within them.
- Learn the proper way to dive, and always check the water depth before diving.
- Never chew gum or eat while swimming. • When boating, carry a first aid kit, as well as prescription medicine and any other personal care items you may need.
- Equip your boat with an AM radio in case of emergency.
- Everyone on board should have a personal floatation device.
- Leave the alcohol behind when swimming or boating. Of the 850 boating fatalities in the nation each year, 15 percent are attributed to alcohol. Violators charged with Boating While Intoxicated (BWI) face possible fines, jail and community service.

If you have questions about boating safety, call the U.S. Coast Guard Safety Info line at (800) 368-5647.

I own a boat. Is it covered under my homeowner's insurance policy or do I need specialized coverage?

You probably need specialized coverage. A typical homeowner's policy covers liability for damage to property and bodily injury to others when the watercraft is a sailboat under 26 feet, or when it is powered by an outboard motor of 25 horsepower or less. However, theft and sea perils, including sinking, stranding, running aground and collision, are not covered.



What should I look for in a policy?

Boat owners will be well served by a policy specifically designed to cover physical damage to boats, liability for damage and/or injury and protection and indemnity liability. When selecting a policy or checking existing coverage, look for limits of navigation-where the boat can go and still be protected by the insurance policy. Insureds who violate these limits may not be covered if the vessel is damaged. Also important in a boat policy are adequate limits of liability insurance and provisions for insuring sails, spars and other property in the boat.

Can I be sued for an accident that occurs in or near my pool?

Yes. For this reason, you should check to make sure the limits of your homeowners policies are adequate. If you are involved in a lawsuit and the court awards a settlement higher than your limits, you will be held responsible for the balance. To protect yourself, you may want to consider increasing the limits of liability on your homeowner's policy to protect yourself against a potentially devastating lawsuit. Our agency can help you obtain and secure adequate coverage.



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