

DWYER INSURANCE

Boating Safety Primer



There are thousands of recreational boating accidents per year. Contributing factors to these accidents include traveling too fast for water or weather conditions, driving under the influence of drugs or alcohol, failing to follow boating rules and regulations, carelessness and inexperience.

To prevent boating accidents, we offer these safety suggestions:

Care and protection of vessel

1. Check weather forecasts before heading out.
2. Let someone know where you're going and when you expect to return.
3. Check engine, fuel, electrical and steering systems, especially for exhaust-system leaks.
4. Carry one or more fire extinguishers, matched to the size and type of boat. Keep them readily accessible and in condition for immediate use.
5. Equip the vessel with required navigation lights and with a whistle, horn or bell.
6. Consider additional safety devices, such as a paddle or oars, a first-aid kit, a supply of fresh water, a tool kit and spare parts, a flashlight, flares and a radio.

Care and protection of crew and guests

1. Make sure that every person on board the boat wears a life-jacket.
2. Know and obey marine traffic laws, the "Rules-of-the-Road." Learn various distress signals.
3. Keep an alert lookout for other watercraft, swimmers, floating debris and shallow waters.
4. Pay attention to loading. Don't overload; distribute the load evenly; don't stand up or shift weight suddenly in a small boat; and don't permit riding on the bow, seatbacks or gunwales.
5. Don't operate a boat while under the influence of alcohol or drugs.

Skippers can obtain free advice and boating-safety courses from the U.S. Coast Guard Auxiliary. Upon request, the auxiliary will conduct a Courtesy Marine Examination (CME) on your boat, checking electrical and safety equipment and fuel hoses. Boats meeting safety standards are awarded the CME decal "Seal of Safety."