



# Boating

## Guide

# Boating Safety

A trip on the water might be spent fishing, skiing or tubing, or simply taking in the wonder of nature. But there are specific rules in place to help keep everyone safe.

Learn more about navigating, required items and how often mishap occur:

## ACCIDENT STATISTICS

Thousands of boating accidents are reported annually, according to the U.S. Coast Guard. Hundreds die. Alcohol is a factor in many of the worst mishaps, accounting for nearly 20 percent of boating deaths, officials say. Drowning was cited in almost 80 percent of the cases where an exact cause of death could be determined. That's why life jackets are such a critical element in boating safety. As many as 85 percent of victims weren't.

Recommended safety instruction classes can make a huge impact, since more than 70 percent of boating deaths typically involve drivers who didn't take the course. Tragically, more than 20 percent of the children who die while boating are 13 and under – and more than half weren't wearing their life jackets, according to the Coast Guard.

## NAVIGATING SAFELY

There aren't usually posted



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speed limits on waterways, and no street signs.

That makes paying attention to current conditions and having a lookout all the more important.

You are responsible for traveling at safe speeds, taking into account visibility, currents and tides, traffic and how your specific boat handles. The desig-

nated water keeps an eye out for passing boats and other potentially dangerous situations while the driver focuses on what's ahead.

## REQUIRED ITEMS

All boats should have at least one life jacket for every passenger on board. Check them often to make sure all fasten-

ers still work and that they are in generally good condition.

Designate a space on the boat where they can be safely stored away and then quickly accessed, as needed.

Other standards include carrying a fire extinguisher, in case there is a problem with the fuel system or boat engine.

Bring along an oar, a dock

pole, first-aid kit, anchor, flares and, most importantly, a two-way radio in case there is an issue and you need to make a distress call. Cell phones don't always connect on the water.

Check the U.S. Coast Guard or local and states websites for more boating safety information.

# Boats Are Getting Smarter

We have smart phones and smart houses, so why not smart boats?

The same kind of technological advancements to make their way onto the water, from mapping and monitoring systems to music – and you don't have to own a super-yacht to enjoy them.

These high-tech components are becoming smaller, cheaper and more common, and that's helped make them more accessible to every-day boating enthusiasts. Technology can help you find the best fishing hole, avoid unseen submerged obstacles and even find your way home, should you become lost:

## COOL CONNECTIVITY

Tech-integrated boats offer the same level of connectivity as you get at home with Amazon, Apple or Google. Bluetooth-connected radios can spring to life with a favorite playlist right off your phone. Smart appliances found on larger boats with kitchen areas can be controlled remotely, making sure the temperature is just right – or your first-of-the-morning coffee is ready and waiting. On-demand weather details ensure that you'll never be surprised by bad weather again.

## SAFETY FEATURES

Boaters typically live well away from the docks, leaving behind a huge investment.



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Wireless tech makes monitoring your boat for intrusion, fire or theft easier than ever. Small cameras can be controlled and accessed from home, while other smart devices offer control of lights and other switches so your boat never looks unoccupied. More advanced surveillance systems offer other options, though that sometimes is accompanied by much steeper costs.

## CONTROL OPTIONS

Apps and new in-boat monitoring systems now allow for the kind of regular, real-time details you've become accustomed to when driving a car. Keep up with temperatures, bilge and water-depth alerts and key engine levels without leaving the captain's chair. Updated object-recognition technology also makes getting

to the dock easier than ever. Some boats even have additional cameras that can be accessed to help with guidance. Autonomous driving systems like those in land vehicles are also becoming more common.

## NAVIGATION UPGRADES

Everyone has their favorite route or choice fishing spot, but what if you want to go

exploring?

That used to involve enduring a few dead ends, or else dealing with a folding map that can be unwieldy while you're on the move.

Leave them on shore and use GPS trackers with updated virtual maps.

Some even record your navigation paths so they can be easily retraced if you need to find your way back.

# When You're Caught In A Storm

Veteran skippers will check and double check the weather, but things can change quickly on the water. It happens all the time.

You could practically coin a new phrase: “Into very boat some rain must fall.” So, best to be prepared for what you should do next:

## WEATHERING THE STORM

There are admittedly low odds of getting struck by lightning, roughly 1 in 1,000. But Boating Magazine notes that those odds rise quickly when you are the only boat on the water. The temptation may be to try to outrun the storm, but powerful storms are often quick moving. Instead, be prepared to weather the storm. Everyone should put on their life jackets and stay away from the highest point in the boat, usually a mast or Bimini top – but also sometimes a fishing rod in a hole. Lower antennas and anything else that might draw lightning downward.

Find a protected area and drop anchor, going inside the cabin if there is one. Disconnect electronics, since even a near-by strike can badly damage them.

## IF LIGHTNING STRIKES

If you continue operations and the boat has a metal steering wheel, wear rubber gloves



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or steer with something that won't conduct electricity, like a wooden spoon. Keep your other hand in a pocket. If lightning strikes, remain calm. Check for unconscious or injured people. Begin CPR immediately if needed, and contact the U.S. Coast Guard immediately. If the lightning strike damaged the hull of

the boat, check bilges for water and start pumps, if needed. Attempt to plug the holes, unless your boat is taking on water very fast. Use the radio or flares to signal for help. If none of these things happen, the Coast Guard urges boaters to simply wait for the storm to pass.

## WHEN YOU RETURN

It's recommended that boats are inspected when you return, since lightning strikes can do unseen damage to electronics, communication equipment and navigation. There may also be minor hull damage that's not immediately noticed.

Consider getting lightning coverage before the worst happens, since avoiding these storms is simply impossible. A local agent can discuss coverage and costs. Always remember to check weather forecasts before heading out in the boat, and heed any official warnings from the Coast Guard.

# Insuring Your Boat

The dangers on the water are very real, from another driver's error to unforeseen weather impacts to burglary or vandalism.

In some cases, a boater's homeowner policy might partially cover expenses if the boat is stored on site. But policies widely differ, with some only addressing a few select issues. Protect this huge investment by taking out a separate policy with more comprehensive coverage:

## POLICY TYPES

Boat insurance is most often broken up into two different types of coverage. Decisions about which one to buy are usually made based on the condition and age of your vessel. With agreed value policies, you and the insurer decide on the value of your boat when the policy is taken out. Should you experience a total loss, you will receive the agreed-upon value as a settlement. These policies are most often taken out on newer boats, which have a greater initial value. Market value policies, on the other hand, are based on depreciation. Those who own their boat outright, rather than those paying monthly notes, typically choose this type of policy. It pays out a settlement of the boat's worth at the time of the loss.



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## COST CONSIDERATIONS

There are many factors to consider when insurers are deciding whether to offer a policy, and what the cost structure will look like.

Beyond the age and condition of the boat, they'll also discuss the boat length, speed or horsepower, type of boat (including outboard or

inboard, cruisers, fishing or performance boats), the number of previous owners, and where the boat will most often operate – since there is a big risk difference between lakes or rivers and bays or the ocean.

## COVERAGE DIFFERENCES

In-depth conversations with

an insurance agent can give you a better idea about what's covered on individual policies – and what's not.

A lot can go wrong on the water, so some choose owners an all-risk policy that covers a broad range of consequential damage. Liability policies are particularly important if you typically boat in heavily popu-

lated areas, since the risk of mishaps is greatly increased. Even a glancing collision can lead to serious damage and even injury.

Insurance policies help ease those worries. You may need to shop around, however, to find a insurance plan with the flexibility and affordability you want.

# Always Have A Co-Captain

Passengers should have a general working knowledge of how the boat operates, even if they're not licensed to drive.

When selecting a co-captain, it's best that they are knowledgeable individual who can be responsible when acting as a lookout and helping with docking procedures – and then be able to take over the wheel or execute an emergency plan should it be needed.

Many states require boaters to carry a special license. If yours is less regulated, consider asking one of your regular passengers to attend training lessons with you as an additional safety precaution. They'll receive all the necessary information to step in at a moment's notice.

## MAKING THE CHOICE

If you're very fortunate, a co-captain candidate is already familiar with the vessel, the local waterways and boating in general.

Most important of all, however, is that they are responsible and will take the role seriously.

They'll be discussing emergency plans, which may include what to do when you are incapacitated or the ship has been badly damaged.

Overboard passengers, engine problems and the risk of fire are also key topics.



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Beyond being able to take over as driver, they should be familiar with the radio, flares and the process of making a distress call. In the meantime, they'll play a critical role as another set of eyes and ears out on the water.

## DRIVING THE BOAT

The first time your designee

sits in the captain's chair shouldn't be when the worst has happened. Even experienced boaters will have to make a lot of adjustments when handling an unfamiliar vessel. Begin by driving to an open area of water and let them get accustomed to the way your boat accelerates and generally handles. This famil-

ilarity could make all the difference when trying to navigate through an emergency.

## SAFETY PRECAUTIONS

There are typically strict regulations about what must be onboard in case of emergency. Make sure your co-captain is knowledgeable about how this lifesaving equipment works,

and where it's located. They can help with pre-launch checks to make sure everything is in place, and with deploying it all as needed. Boats should have certain key items on board, regardless of local laws – including a life jacket for every passenger, a first-aid kit and in-distress tools like a radio and flares.

# Ready To Live On Your Boat?

A lot of preparation and organization goes into leaving dry land.

Taking the occasional spin is one thing, but shifting your entire life onto the water is much different. You'll have to deal with downsizing, less connectivity, different maintenance issues and unexpected costs.

Here's a look at the unique opportunities and challenges associated with living on a boat:

## YOU'LL BE DOWNSIZING

The cabins in most boats are quite small. Downsizing is a must, and it's just the first of the adjustments you'll have to make. Trips to the bathroom become a more cramped experience. You'll have storage limitations, which might mean letting go of some things – or paying extra for off-site storage. You'll also have to grocery shop more often, since there's won't be as much pantry space. Everything will probably shrink in size, including your living quarters and the bed.

## THERE ARE UNIQUE ISSUES

Mildew and mold are huge problems on a boat, so you'll have to be diligent about cleaning – and living full time on a boat requires different cleaning tools and agents. You might not be as well connected as you once were, depending on the internet and cell service at the local marina. Access, traf-



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fic and noise may also become more pressing issues depending on the season, as more boaters begin using the facilities.

Living on a boat isn't for introverts, since dock communities are tight-knit and often very small. Socializing is made easier by the close proximity,

and that might not be preferred if you'd rather live anonymously. You'll have to deal with off-site clothes washing, and will likely be in charge of certain plumbing duties. There's also a bigger threat when the weather turns inclement.

## YOU MIGHT NOT SAVE

Choosing to live on a boat isn't necessarily a cost-saving move, so much as a lifestyle choice. Basic electrical, mechanical and plumbing skills are a must, since routine maintenance must be done more frequently. If you don't already own one, you might

have to take on a new loan in order to buy a boat. You'll be responsible for renting the slip where the boat will be docked, insurance (which is often more costly when live on board), utilities, waste management and possibly parking. In the end, it might actually add up to higher monthly bills.

# Don't Leave Without An Anchor

Boaters can often stop in calm waters to enjoy the sun, or perhaps even catch a fish or two. But those who are navigating through currents or the tide would quickly begin drifting away.

Then there's the issue of safety in the case of accident, suddenly dangerous conditions or engine failures. That's why it's best to confirm the presence of an anchor when doing your safety check prior to launch:

## WHY THEY MATTER

An anchor holds your boat in place, something that's needed in times of fun or emergency.

Loose boats might crash into others. Rescue crews might have trouble reaching the boat if it was unmoored.

At the same time, handling and placing the anchor can present their own unique challenges.

Improperly anchored boats are at risk of capsizing. Entangled passengers can be swept into the water. Those who are unfamiliar with maintaining and using an anchor should learn more before leaving the marina. The BoatUS Foundation offers a wealth of helpful information.



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## USING THE RIGHT ANCHOR

There are recommended anchors for the size of your boat, and how and where it will be used. For instance, BoatUS suggests that small recreational vehicles utilize Danforth anchors, while cruising boaters take advantage of plow-style tools. River beds present different anchoring

challenges than a sandy ocean floor. Talk to a boat salesman, dockhand or marina-based pros about the specific challenges in your area and how they impact anchorages.

## HOW TO ANCHOR

The so-called scope rule defines how anchors should be used, based on specific conditions. The American Boating

Association defines the scope as the ratio of rope length to water depth. The strongest holds are achieved when the lower end of your chain or rope forms an eight-degree angle. The calm-water recommendation is a 7-to-1 ratio, meaning seven feet of rope is paid out per foot of water depth. If there are dangerous currents or threatening weath-

er, a 10-to-1 ratio is best.

Check on-board gauges to determine how deep the water is beneath you. Never anchor from the stern, or back of the boat. The stern is lower in the water, so adding the weight and pull of an anchor can lead to swinging into the wind or – more often – swamping the boat. In either case, you risk capsizing.