

# Boating

GUIDE



# Staying Safe on the Water

If you are one of 74 million Americans who engage in recreational boating each year, you understand that boating isn't just an activity but a lifestyle.

Boating is an activity that is not without risks. According to the United States Coast Guard, time on the water invites serious danger if you're not careful.

The most common tragedies occur when a passenger falls overboard, a boat capsizes or a boat collides with another object. In 2016, there were a reported 701 deaths caused by accidents on the water.

Staying safe is key to enjoying the amazing relaxation that these water-borne vehicles provide.

## ALWAYS WEAR A LIFE JACKET

For states with no children's life jacket requirements, there is a rule from the U.S. Coast Guard stating kids under 13 who are on moving boats must wear an approved jacket that fits properly.

In 2016, 509 deaths occurred due to drowning — and more than 400 might have been prevented, as the victims were not wearing life jackets.

There is no excuse for those on a boat to go without a life-saving device. Today's options are designed to fit



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comfortably and perform when your life depends on it.

## SAFE BOATING

Being on a vast body of water requires dedication to safety rules. Follow these helpful tips from the Safe Boating Council, every time you're in the boat:

- Tell your navigation plans

to a friend who will remain on land. Include where you will travel, how long you will be gone and the individuals who will be with you.

- Never operate a boat while or after drinking alcohol.
- Understand swimming and boating skills. You can find classes around your area where

you will learn the techniques you need to stay safe.

- Keep a list of updated CPR instructions and a local emergency phone number on the boat.

## AVOID FRIGID WATER

Spending time in water less than 70 degrees for too long

can cause hypothermia, according to the National Safety Council. This is due to the body cooling 25 times faster in cold water than in cool air.

The best way to avoid this danger is to stay onboard until the water warms up to a suitable temperature.



# Buying a Boat

First-time boat owners have a lot of different options when it comes to choosing the perfect vessel. The initial question you should ask yourself is what you plan to do while on the water.

There are many different types of boats, each excelling in different circumstances.

You also should check around your area for a reputable dealer to make your purchase. Buying from a private seller might save you a couple of bucks, but is it worth the risk of operating an unsafe boat on open water? You will have peace of mind and typically a warranty when you buy from a licensed dealer.

## WHICH BOAT IS RIGHT FOR YOU?

Do you plan to boat recreationally, use it for sport or want a fast vessel to water ski? You can find the perfect option that fits your needs once you understand the different options on the market.

**Fishing boats:** Whether you plan to fish competitively or as a hobby to stock your freezer, these boats will promote stability, strength and durability, making them perfect for traveling in nearly any waterway.

**Bowrider:** A great option for boaters just getting started or those who enjoy water sports, a bowrider is usually between 17 and 30 feet. Thanks to ample seating, these boats are perfect for adventures with family and friends.



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**High performance:** Featuring a narrow beam, space for two to six passengers and powered by high-horsepower outboard engines, these beasts of the water are meant for racing or quick cruising. Extreme caution is crucial for operating safely.

**Houseboat:** If you're looking for a place to call your own on the lake, consider a house-

boat. These vessels typically range from 25 to 150 feet long and can easily be moved to different parts of the water. They include full kitchens, bedrooms and dining areas.

## BUY WITHIN YOUR NEEDS

It can be easy to get distracted with the incredible features on today's boats. However, it is important to

stay true to your budget and needs when deciding which style is right for you.

You might think you need a high-performance vessel, but if you plan to use it for relaxation or fishing, you can save a lot of money on a boat with less power.

## WHEN TO BUY

Just like cars, there are

prime times throughout the year to score the best deal on a boat. You can usually find a great price on last year's options as new models make their way into showrooms.

Also, keep an eye out for boat shows in your area. Vendors are eager to impress buyers and are usually willing to negotiate, giving you the chance for a bargain.

# Find the Perfect Fishing Spot

A boat gives you a great advantage in finding the “sweet spot” of any lake. Sure, you can have success while walking the perimeter of a lake, but a vessel allows you to cover more water and reach those distant areas where the fish are biting.

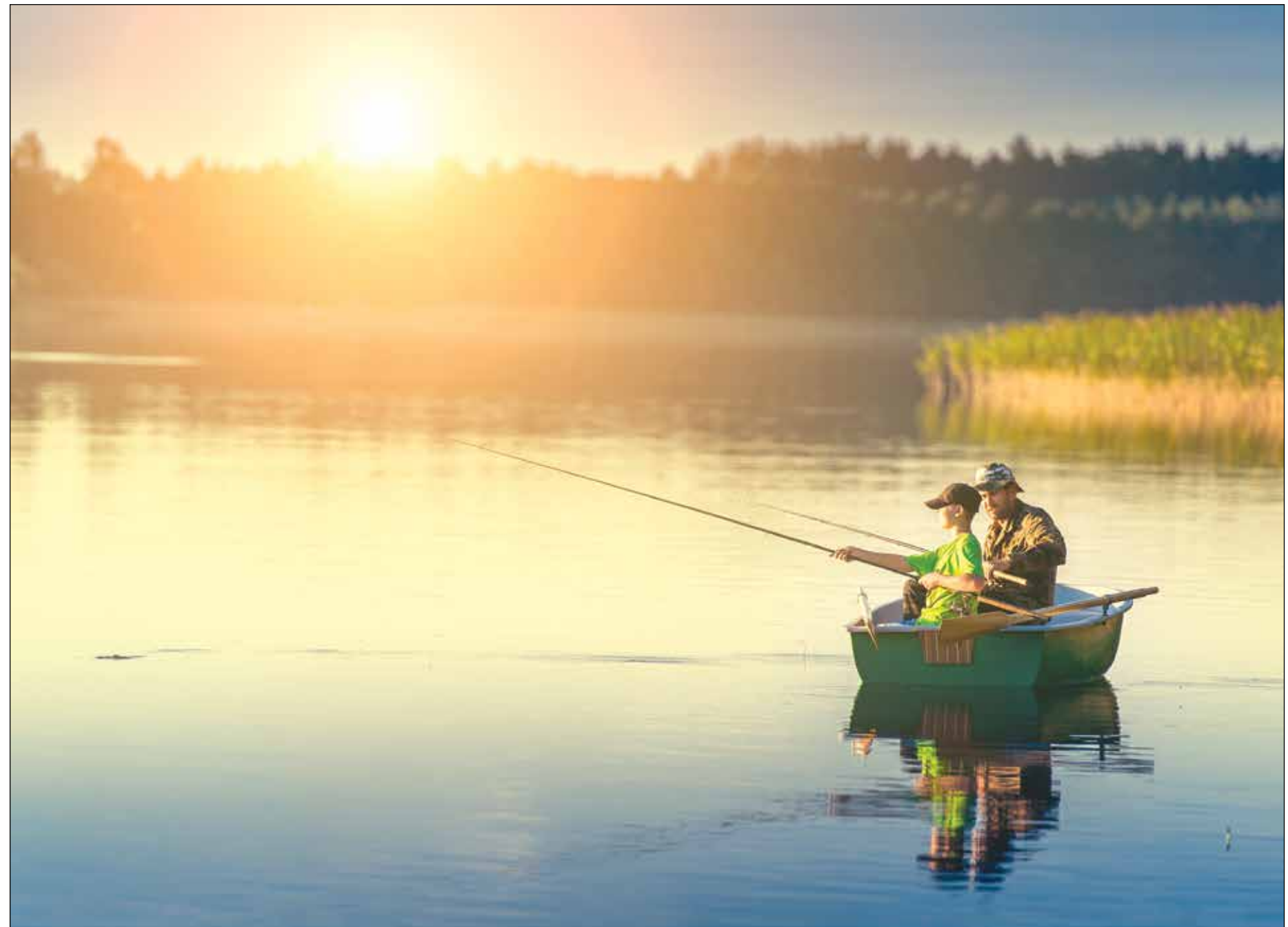
Before venturing off on the lake, make sure to check the area’s weather report. There are many factors that contribute to the activity of the fish beneath you.

According to the National Weather Channel, tide, water temperature, light level and barometric pressure can contribute to a successful day. Plus, you’ll want to make sure the area is clear of threatening weather conditions.

## NAVIGATE FOR SUCCESS

While boating on a lake, finding the perfect spot to drop your hook will depend on how well you know it. Before heading on your excursion, research the area to find the inlets and outlets of the water.

Fish are favorable to specific temperatures they find comfortable. Discovering an area where water is entering or draining from the lake will typically be a favorite spot for



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them, as it is much cooler.

Another area to look for is sections with downed trees, branches or man-made habitats. Fish will likely be lurking as they generally use these structures as a place to call home. A boat gives you the chance to quietly propel yourself and cast from a distance rather than walking up on a

habitat and alerting the fish nearby.

If you’re in the mood for bass, try to find areas with plenty of weeds. Largemouth and Northern Pike tend to use these leafy greens as a hiding place to surprise their prey.

## BENEFITS OF BOATS

In addition to having more

water to explore and a wider variety of fish to catch, boats have several other advantages for fishermen.

**Bring on the views:** If you’re not having success at a certain spot, having a boat makes it easy to quickly travel to another. Don’t be surprised to catch breathtaking views of wildlife while you’re navi-

gating the lake.

**Privacy:** If you are fishing to relax and invite peacefulness, it can be hard on shore when there are others disturbing you. With a boat, you can easily leave for another section of a lake without the trouble of packing all your gear while you’re on the shore.



# Maintenance Tips

Just like the car you drive every day, a boat requires periodic maintenance and inspection to run properly. Don't ignore regular services and find yourself stranded on the open water.

Understanding how to prepare your boat for the season after it spent the winter months in storage is important for a successful boating season.

A good rule to enforce is to wash your boat regularly. Especially for those who navigate in saltwater, it is important to rinse off your boat after every outing. Salt will corrode metal, which means the many fasteners and hardware will be ruined over time.

## CHANGE THE OIL

According to the organization Discover Boating, four-stroke outboard, inboard and stern drive boats should have their oil changed every 100 hours of operation or annually, unless otherwise noted by the manufacturer.

Since there are no quick-change shops on the lake to perform an oil change for you, you can take the boat to the dealer or learn to do it yourself.

When choosing the oil to lubricate your engine's important components, be



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sure to find a fluid that is approved by the National Marine Manufacturers Association. Marine-certified lubrications will offer the best performance for your boat.

## PREPARING FOR THE SEASON

This spring, don't forget to perform annual preparation before heading out on the water. Follow the following

tips from Discover Boating to ensure your summer of boating goes off without a hitch.

### Inspect the fuel system.

Always analyze your fuel system for leaks or damage. Monitor the integrity of fuel hoses, connections and tank surfaces. You can spot a degrading hose if you notice it is soft, brittle or cracking. Change these as necessary.

### Check the state of the elec-

trical system. While your electrical system should be periodically inspected by a qualified technician, there are a few things you should look for between inspections. Clean any terminals that appear corroded with a wire brush. Charge your battery and have it tested to ensure it won't fail you when you're offshore.

**Check the fluids.** The levels of important fluids are critical

to optimal performance in boats. Make sure to check your engine oil, power steering, power-trim reservoir and coolant levels.

If you don't feel confident in your abilities to ensure your boat is ready for a season of use, don't hesitate to call in a professional. Service by a certified mechanic may reveal serious issues you may not have noticed.

# Is Your Boat Insured?

**E**ven if your state laws don't require you to insure your boat, it is in your best interest to do so.

As with other insurance plans, coverage for your vessel can include comprehensive and liability coverage. Ask your local agent about the special policies they offer for your water-borne vehicle.

Many boat owners are under the impression that their boat is covered by a homeowner's policy while it is stored at home. Depending on your insurance company, your policy might cover small expenses like damage caused while parked, but it might not be effective in matters such as vandalism or burglary. Therefore, it is important to protect your investment with its own policy.

## POLICY TYPES

When shopping for boat insurance, you likely will run across two popular options of coverage. Which policy is right for you will largely depend on the age and condition of your vehicle. Here are the two common types you'll choose from, as reported by Bankrate.

**Agreed value:** For this type of coverage, the insured and insurer will agree on the value of the boat at the time the policy begins. If you experience an incident that creates a total loss, you will receive



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the agreed value. It's a popular option for those with newer vessels.

**Market value:** This policy is based on a boat's depreciation value. If it is destroyed, you will receive a settlement of its worth at that time. Many people who are not paying a loan, choose this type of coverage.

## WHAT'S COVERED?

When boating, there is a lot that can go wrong. It's important to be covered by a policy that protects you and your vehicle. Choosing an all-risk policy gives boaters coverage caused by consequential damage.

Typically, if a part fails and causes the boat to sink or

even catch fire, most policies will cover the damage directly related to the failure but not for the replacement or repair of the component.

Liability policies are a good idea, especially if you travel in areas heavily populated with other boaters. Even a small collision can cause serious damage and injuries. An

insurance policy will usually be much more affordable than defending yourself during a lawsuit.

## IS IT WORTH IT?

Yes. Boats can be a huge investment, and with the affordability and flexibility of insurance plans, you can't afford not to have it.



# The Rules of the Water

**W**hile navigating the water is less regulated than traveling over roadways, extreme caution is still needed to keep everyone safe.

Taking necessary measures to avoid collisions is key in boating safety. Since there are limited signs to outline the rules, it's crucial to familiarize yourself with the rules of the water.

According to the BoatUS Foundation for Boating Safety and Clean Water, navigation rules regard any vessel. The rules state that a "vessel" is anything that floats on the water and is used or is capable of being used as a means of transportation in water.

When operators follow strict safety guidelines, they work together to keep everyone on the lake out of harm's way.

## **RULES TO AVOID COLLISION**

Accidents on the water can have tragic results to the passengers on board. To keep everyone on the water safe, these rules reported by the BoatUS Foundation must be followed by all boaters.

- Every vessel must maintain a proper look-out by sight and hearing at all times. When operators fail to pay



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attention, accidents are much more likely to occur.

- Every vessel must proceed at a safe speed at all times. Speed limit signs are not posted in open water like they are on the road. It is every operator's responsibility to determine a safe pace by considering visibility, traffic density, driver maneuverability and ability to stop.

- When safe to do so, give

other vessels the right of way by making large changes in course or speed to signify to the other operator that you are prepared to let them pass.

## **RESPECTING YOUR NEIGHBORS**

When anchoring your boat to relax with family and friends, be courteous of other boats whether passing or stationary. Keep in mind that

sound travels much farther on the water, so you should be mindful of the amount of volume your guests, music or young children are making.

If you have a grill installed on your boat, you should consider the smoke it will produce and the direction it travels. If it is heading in the direct path of other boaters, common courtesy would be to move further downwind.

## **THE MOST IMPORTANT UNWRITTEN RULE**

Always be willing to assist other vessels in distress or those attempting to tie off at the marina after a long day on the water. Helping each other out is an unwritten rule between boaters and, when followed, can create new friendships and ensure you always have someone looking out for you and willing to help.

# Boating with Young Children

Taking your infant for his maiden voyage across the water is an exciting experience. It can be easy to feel anxious or concerned about his safety while on a boat.

By taking proper precautions, you can feel at ease while introducing your little one to your favorite places.

For many families, boating is not so much a relaxing hobby but a way of life. Inviting the wonder of the water into your baby's life, you may lay the foundation for a tradition they can share their own children.

Keeping your precious cargo safe is key when boating with a young child.

## WHEN KIDS SHOULD START BOATING

According to the United States Coast Guard, children should not board a boat until they are at least 18 pounds and can wear a snug-fitting personal flotation device.

Ensuring a life jacket fits your child's body properly before getting out on the water is crucial. You also might choose to test its functions by doing a trial run in a bathtub or swimming pool.

While searching for the perfect life jacket, keep these tips from Safe Kids Worldwide in mind:

- Check the manufacturer's label to find the correct size and weight recommendations;
- After the jacket is properly fastened, raise your child's hands over her head;
- With assistance from a helper, let the child gently pull up on the arm openings; and
- Ensure there is no excess room above the openings and

that the jacket doesn't cover up the child's chin or face.

Even with a protective device, it's important to travel slowly and steadily while your baby is on board.

## AVOID DAMAGE FROM THE SUN

While on the open water, there is a serious risk your

child faces, and it has nothing to do with the wet stuff. The delicacy of an infant's skin must be properly protected from the sun's UV rays.

According to the Centers for Disease Control and Prevention, just a few serious sunburns can increase a child's risk of developing skin cancer later in life.

It is not recommended for kids under 6 months old to use sun screen as the chemicals might be too harsh for a baby's fragile skin. Instead, provide shelter with an umbrella or large hat. Once the baby is 6 months old, the Mayo Clinic suggests using sunscreen with an SPF of at least 15.



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