

BOATING GUIDE | BOAT BASICS

Launching your Boat

Launching and your boat into water is the most intimidating part of owning a boat for most first-timers.

After you get the steps and methods down, it'll be just another part of owning a boat to you. Here are some steps for first-timers to make it a tad bit easier for you down the road.

PRE-LAUNCH PREP

Before you back the boat down the ramp it is important to make sure you place and have any required or needed equipment for the day inside the boat. Remove any tie downs, trailer break lights or connections other than the winch line to your boat so that nothing is damaged and there isn't a lot of wires or lines to disconnect once your boat is in the water.

If you launch the boat on your own, tie a line to the bow to steady the boat upon its release into the water. If you have more than one person, have one person on the ground then you will not need the bow line.

LAUNCHING THE BOAT

Now that you prepared your equipment and have disconnected all unneeded lines, you will need to begin backing your trailer into the water. Back your trailer so that your very back tires are in the water but not the axle bearings.



Apply the towing parking brake for your vehicle and, if possible, keep the tires of the actual vehicle away from the water. Slowly release the winch line and reverse your

boat off the trailer and into the you're new to launching your water. Once your boat is in the water, tie it down to the dock so your boat doesn't float away.

If your boat is older or

boat, it may be wise to turn the boat on and keep it running as you launch. Try to avoid unnecessary delays at the launch area if possible.

Remember to follow and exercise good boating etiquette; there are other people waiting to launch their boats. Prepare your boat away from the launching area.

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Retrieving your Boat

Knowing how to launch your boat properly is half the equation. The other is knowing how to effectively and quickly retrieve your boat.

Here are some tips on how to retrieve your boat efficiently and to do so with proper etiquette so as to not disturb or hold up other boaters.

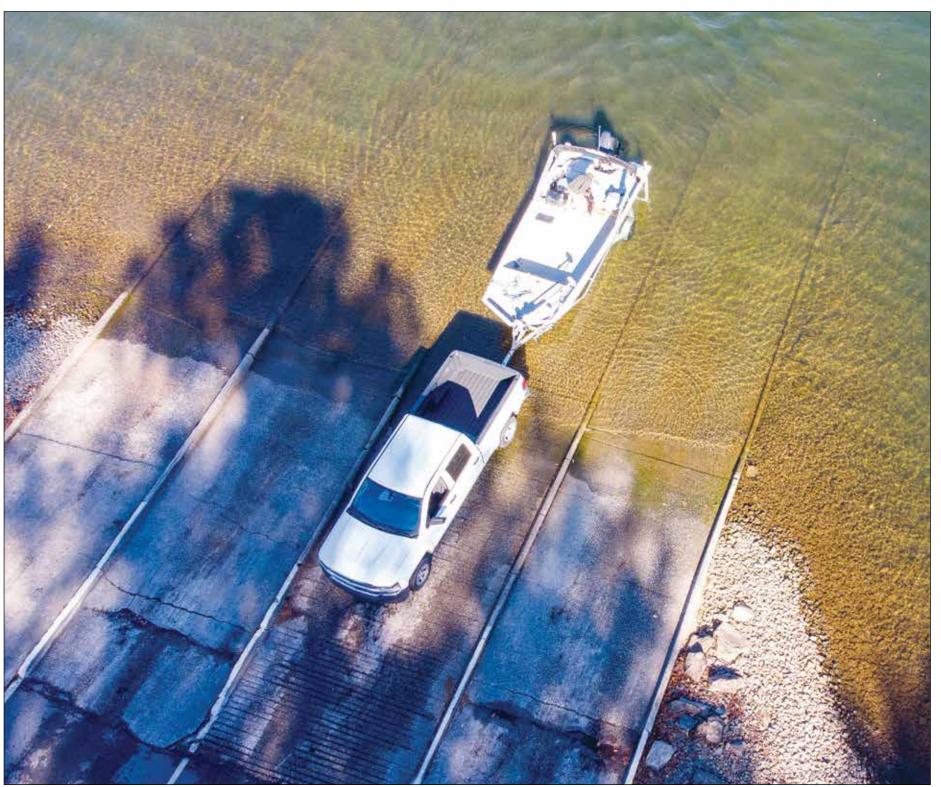
BEFORE YOU RETRIEVE

When it's time to retrieve your boat make sure you have a spotter or someone that will help direct you to your boat to the ramp and look out for pedestrians or other boats in the way. It's proper boat etiquette to have your vehicle and trailer ready to take your boat away so you aren't holding the line on the boat ramp. Remember, it's better etiquette to unload extra fuel or equipment away from the launch.

RETRIEVING THE BOAT

The next step is attach a bow line to your boat in order to make sure it is as steady as it can possibly as you bring your boat in. Maneuver or cautiously drive your boat close enough up the trailer to attach the wire line to the boat. Once the winch is securely attached, shut the engine off and bring in your engine.

Crank the winch line to pull your boat up the trailer. Stay



out of the way of the winch and your boat in case the winch line breaks. Once the boat is strapped in and secured, move the boat away from the ramp to get out of other boaters in line after you.

POST-RETRIEVAL ETIQUETTE

Now that your boat is out of the water and on your trailer away from the ramp, it is time for the post-retrieval process. Remove your drain plug and

drain any excess water out of the bilge. Don't forget to drain the live-wells and bait-wells if you have them and used them. Depending on the state you live in, you will need to spray and clean your boat before you leave the ramp area. Some states have specific requirements that you must follow to stop the spread of invasive aquatic species. Remember to remove any plants from the

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boat before getting on the road.

Marine Engine Maintenance

There are a few items to make sure you check off on your list. First of all, make sure you take care of the engine.

The boat cannot run without it and it can be very pricey if you do not properly lubricate and maintain the engine.

AVOID FUEL PROBLEMS

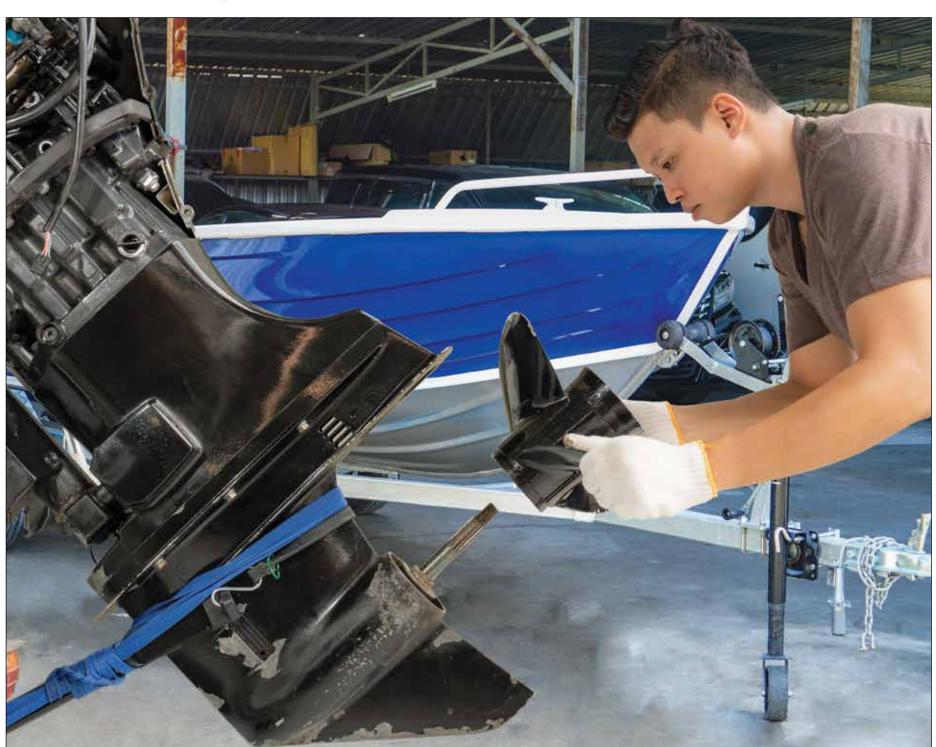
If your boat is ever experiencing any problems it's more than likely two things. Your fuel or your battery. Make sure your boat is filled with gasoline as often as possible.

If possible, fill your boat with gasoline that does not contain ethanol; fuel stabilizers come in handy if you think you won't use up a good amount of your gas in a single trip. Today's gasoline can oxidize quickly and damage your fuel system.

BATTERY TROUBLES

If you are having trouble with keeping your boat running, a battery can save you a lot of money and a big headache. Replace the engine cranking cattery with a different marine battery. Marine batteries have thicker plates and a better design to deal with the vibrations and pounding a boat can dish out.

If you continue to have issues with your battery, then the second thing to check if your marine battery is secured. Make sure your battery is



screwed tightly to the battery tray in your engine. If the screw or bolt isn't tight enough, look into getting a strap to hold it to the base of the tray.

ANNUAL SERVICE

Read through your owner's

manual to know about all the services you should be doing to your boat and when they should be done. For one most boat engines require basic service every 100 hours or annually. This service includes an oil filter change, fresh spark plugs, fuel filter change and changing the gear case lubricant in outboard.

WINTERIZING THE ENGINE

There should be different procedures for different boats and they should be outlined in your owner's manual. If you will be storing your vehicle in © ADOBE STOCK

conditions under freezing temperatures then you will need to flush the cooling system with antifreeze in your sterndrive or inboard engine. This can be done yourself, but experts recommend you leave a trained professional to perform this procedure on your boat.

On-the-Water Operating Skills

Whether you are a boating novice or an expert, there are maneuvering skills you must know when handling a boat out on the water around other people.

These handling maneuvers will help keep yourself, your passengers and other people around you safe. These tips are provided by the Sea Tow Foundation, a site dedicated to boating safety and education.

BALANCE YOUR LOAD

Balancing your load on the boat can make sure you help the boat travel with as little resistance as possible. Balance the boat by moving the weight of the gear and people evenly. If this isn't done properly, the boat will be difficult to steer and control.

LOOK OUT FOR OTHER BOATS

There will be times when there are many boats out with you on the water, especially if you are boating during the summer months and holidays such as Fourth of July or Memorial Day. You need to keep a look out for other boats near yours at all times even if there aren't many near your immediate vicinity.

Obviously you cannot be looking out at every direction



at the same time, and if you can have someone with you, it would make maneuvering and operating the boat easier.

STEERING A BOAT

Steering a boat is not quite similar to steering a car. For one, boats are steered from the stern or back of the boat. This means that you will need to begin your turns earlier than you would if you were driving a car. You also must remember that boats do not have breaks. This means that slowing down your boat enough to turn is crucial to the safety of you, your passengers and others around you.

HOW TO DOCK

Knowing how to safely dock your boat at the end of your trip can be the most difficult aspect of boating to master. © ADOBE STOCK

Every time you attempt your boat may be different, you must take aspects such as number of boats, wind and current into account. Remember to always take as much time as you need to dock your boat to be as safe and careful as possible.

BOATING GUIDE | STAYING SAFE

Boat Safety Checklist

Whether you have a little boat or a big boat there are items the U.S Coast Guard requires for different kinds and sizes of boats. Here is a list of items that you are required to have in your boat.

DOCUMENTATION

According to the U.S Coast Guard virtual vessel safety check list, documentation such as the boat's registration needs to be displayed visibly on the boat's forward half of the boat. The USCG says they must be plain, vertical, block characters, not less than three inches high and in color contrasting with the background. A space or hyphen must separate the letters from the numbers.

The state tax sticker must be placed according to your state policy. A state validation decal must be displayed within six inches of the state registration number.

SAFETY CHECK

Along with the documentation for your boat, you must carry a few life saving items in your boat with you in case you have some sort of emergency. Here are the items approved and required by the USCG.

• Life jackets, personal flotation devices or PFDs must be Coast Guard-approved, in



good condition and of suitable size for each person on the boat.

• Children on the boat must have properly fitted PFD and placement. How often one wears the PFD while on the boat must be followed according to state policy.

• Visual distress signals are required by all boats to have. The USCG says recreational boats 16 feet and over used on coastal waters or the Great Lakes are required to carry a minimum of either three day and three night pyrotechnic devices, one day non-pyrotechnic device such as a flag, and one night non-pyrotechnic device such as a auto SOS light. Examples of night non-pyrotechnic devices are strobe lights, flashlight or lan-

terns. Examples of day non-pyrotechnic devices are a signal mirror, red or orange flags, and hand signals.

Fire extinguishers are also required if one of the following conditions exists according to the USCG:

• If there is an inboard engine.

• If there are closed compartments that store portable

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fuel tanks.

• If a double-bottomed hull is not completely sealed or not completely filled with flotation materials.

• If there are closed living spaces.

• If closed storage compartments that contain flammable materials.

• If there are permanently installed fuel tanks.

BOATING GUIDE | SAFETY

Before Towing

Before you begin to teach yourself how to pull the trailer or boat it is important you make sure you have the appropriate vehicle to tow.

If you have a sedan type of vehicle, you're probably better off looking into getting yourself an SUV or truck.

Although it is possible for you to pull things with a sedan, it may not be the safest or easiest to tow with. If your boat is a certain size it may be impossible for your car to pull it. Pickup trucks are especially made with powerful towing packages to pull boats, trailers and cattle trailers.

Determine the size and weight of your boat and use that to determine what truck or SUV to purchase or invest in. Most trucks today are similar and powerful, but look into what is best for you and your environment.

TOWING HITCHES

You may have not known before, but hitches are rated by class and depending on the size and weight of your boat you may need a certain class of hitch.

There are 5 classes of hitches.

• Class I, or "bumper hitches." Used for small non-motorized or small motored boats. • Class II. Usually good for up to 3,500 pounds.

• Class III. Able to tow up to 5,000 pounds.

• Class IV. Able to tow up to 12,000 pounds.

• Class V. Towing packages up to 18,000 pounds.

Depending on your boat you may not even need to go above Class II tow hitches.

HITCHING YOUR TRAILER

Now that you know the necessary information before purchasing or beginning to tow your boat, all that is left to know is how to actually tie your boat to your hitch. This is very crucial because if it is done wrong you can possibly damage your vehicle, your boat or yourself. First of all, align the hitch and ball, then lower the trailer hitch down over the ball. Once the ball is over the hitch, close the latch and insert the safety pin. Never tow without the safety pin in place, because it is possible for the hitch to pop off the ball if you hit a bump.

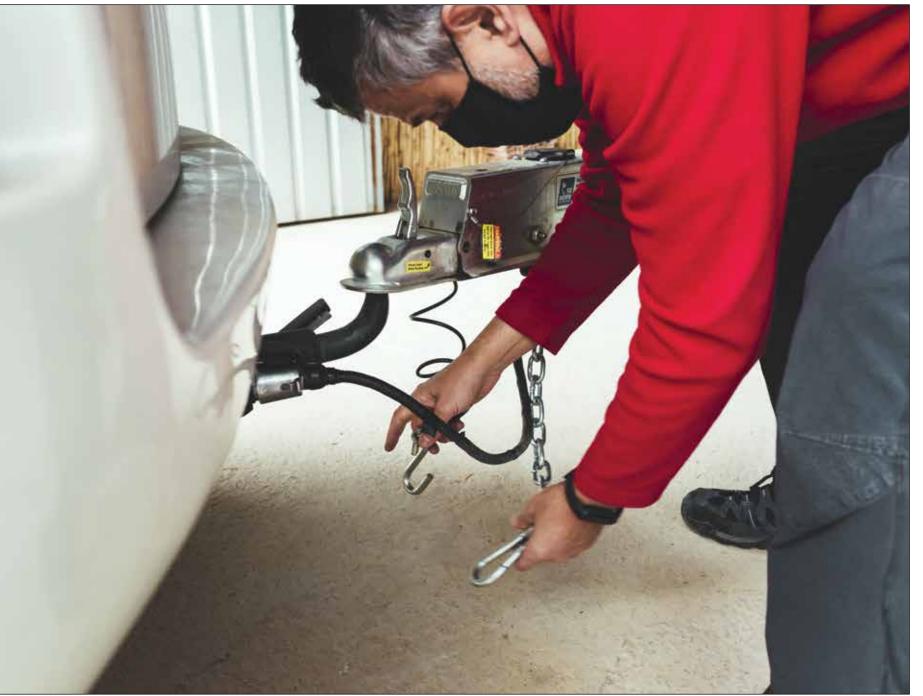
Cross the safety chains and

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attach them to the truck or SUV, the chains should always be crossed in case the hitch fails, the chains will support the trailer and won't let it drag across the asphalt.

If your trailer has brakes, attach the safety line to the tow vehicle.

Lastly, plug the lights and make sure they work.



Insuring your Boat

If you are looking to purchase a boat, there are some things you should do before taking it out on the water.

Depending on the type of boat you have, you may not even need insurance if it's small enough to be covered with your home insurance. Before investing in boat insurance, read these tips that may help you find the right insurance plan.

DO YOU NEED INSURANCE?

According to the Insurance information Institute, boat insurance can be covered under standard homeowners policies or renters insurance. Homeowners policies usually cap boat coverage at \$1,000 or 10% of your home's insurance value, but liability coverage won't be included under home insurance. A home insurance policy usually will cover smaller and inexpensive boats such as canoes or boats with small engines. Larger boats such as vachts, large sailboats, wave runners or large boats that run faster than 25 miles per hour require an insurance policy.

WHAT INSURANCE PAYS FOR

Boat insurance policies cover physical damage to the boat itself but they also cover damage, theft and medical



payments all with different deductibles. The Insurance Information Institute says boat insurance is available in two types, each with different parameters and premium costs.

• Actual Cash Value: This policy pays for the replacement costs less depreciation at the time of the loss. If you total your boat, the policy uses boat pricing guides and other resources to determine the boat's market value.

• Agreed Amount Value: This policy is based on a number that you and your insurer have agreed the boat is worth. If the boat is totaled, you will be paid the agreed amount. This policy will also replace older items in the case of a partial loss.

OTHER BOAT COVERAGES

Along with the two types of coverages discussed above, there are a few more common coverages that your boat policy may cover. The Insurance Information Institute says to make sure you know what is © ADOBE STOCK

- covered in your policy.Physical loss or damage to the actual boat.
- Theft of boat.

• Damage cause to someone else's property.

- Guest passenger liability.
- Medical payments.
- Trailer or boat accessories.
- Loss or theft of belongings.
- Towing.