

# Warwick Agency LTD



## It's Boating Season

Every summer, our team gets calls from customers after a fun weekend on the water takes a turn for the worse. Often, these accidents could have been prevented with just a few simple precautions. Here are a few tips we like – courtesy of our partners at Safeco.

**Life Preservers Aren't Just For Kids.** It's not enough to just have life jackets on board – wear them! In an accident, people rarely have time to reach for a life jacket. This rule applies to adults, not just children: More people in their 30's die in boating accidents than any other age group. Life vests have come a long way in style. Today, you can even get vests for your water-loving dog!

**Watch the Back of the Boat.** Carbon monoxide kills in minutes. So tell your passengers where your exhaust pipes are located and turn off your engine when people are in the water, and don't let passengers "ski" or "teak-surf" by holding on to the back of the boat. Both Washington and Oregon made teak-surfing illegal in the last few years, after several tragic deaths. Carbon monoxide detectors are standard on most new boats; older boats install devices for less than \$100.

**Alcohol and Boating Don't Mix.** More than 50% of drownings result from boating incidents involving alcohol. You don't drink and drive, so don't drink and boat.

**Boats Need TLC Too.** When you're out on the water, make sure your gas tanks are vented and bilges are free of vapors, oil, waste and grease. Carry a charged fire extinguisher. Have your boat's operating systems checked yearly by a certified marine technician. The Coast Guard Auxiliary and United States Power Squadrons also offer free vessel safety checks.

**Experience Counts!** The U.S. Coast Guard says that operator errors account for 70% of all boating accidents. Make sure anyone who drives your boat is properly trained. You can also earn boat insurance discounts from Safeco and other insurers if you complete a safety course with the Coast Guard Auxiliary or U.S. Power Squadrons.

Call Rebecca Hutcheson at (203)775-2564 or email [Rebecca@warwickagency.com](mailto:Rebecca@warwickagency.com)

## Sites for Information:

### Coast Guard:

[www.uscgboating.org](http://www.uscgboating.org)

### Coast Guard Auxiliary:

[Nws.cgaux.org/](http://Nws.cgaux.org/)

### Safeco Tips:

[www.safeco.com/insurance-101](http://www.safeco.com/insurance-101)

[www.warwickagency.com](http://www.warwickagency.com)

## Watercraft Insurance

Most home insurance policies have limited coverage for boats. If you own a boat, watercraft insurance is your best bet: It covers theft, damage, and injuries or accidents while you're on the water, as well as some of your expensive watersports gear.

**"Don't let an accident wreck your fun!"**

