ACE Recreational Marine Insurance

Top Ten Recreational Boating Safety Tips

ACE’s Top Ten Recreational Boating Safety Tips

1. Always wear a life jacket and insist that your crew and guests do the same. Approximately 75 percent of all fatal boating accident victims drowned in 2009. (1) Eighty-four percent of those who drowned were not wearing a personal flotation device (PFD) or life jacket. Always have an adequate supply of personal flotation devices aboard. Make sure that children are wearing appropriate life jackets that fit correctly. Drowning was the reported cause of death for approximately 50 percent of the children who perished in boating accidents in 2009. Seven out of every 10 boaters who drowned were on vessels less than 21' in length. In cold water areas, life jackets are even more important. A fall into water colder than 60 degrees (Fahrenheit) can induce “cold shock” — a sudden gasping for air that can increase the risk of drowning, especially in older people.

2. Never drink alcohol while boating. Alcohol use is the leading contributing factor in fatal boating accidents, and the leading factor in 16% of all boating deaths in 2009. Stay sharp on the water by leaving the alcohol on dry land. (1)

3. Operator errors account for 70% of boating accidents — take a boating safety course. Eighty-six percent of all reported boating fatalities in 2009 occurred on boats where the operator had not completed a boating safety course. (1) You may even qualify for a reduced insurance rate if you complete a safety course. Contact your local Coast Guard Auxiliary, U.S. Power Squadron chapter (2) or visit www.uscg.mil for more information on courses in your area.

4. Stay in control by taking charge of your safety and that of your passengers. Boaters between the ages of 36 and 55 accounted for the highest rate of accidents, injuries and fatalities in 2009. (3) Don’t forget that safety begins with you.

5. Understand and obey boating safety recommendations and navigational rules. Imagine the mayhem that would result if car drivers disregarded highway traffic laws. Know and understand boating safety procedures and rules of navigation before taking to the water, and practice them without fail.

6. Operate at a safe speed and always maintain a careful lookout. Overall, operator inattention, operator inexperience, excess speed and improper lookout were the leading contributing factors in all reported accidents. (1) Know your boat’s limitations as well as your own. Take note of visibility, traffic density and the proximity of navigation hazards like shoals, rocks or floating objects. Don’t invite a collision by going faster than is prudent.

7. Check the weather forecast. A calm day can quickly turn ugly on the water. Keep an eye out for changing weather conditions and stay on top of the forecast while boating. Promptly heed all weather and storm advisories.

8. Hyperthermia is a significant risk factor for injury and even death while boating. Cold water accelerates the onset and progression of hypothermia since body heat can be lost 25 times faster in cold water than in cold air. The closer you are to rescue support the better your chances are, therefore an Emergency Position Indicating Radio Beacon or Global Positioning System interfaced Emergency Position Indicating Radio Beacon (EPIRB/GPRB), and/or a Personal Locator Beacon (PLB), is recommended especially when boating in waters that are below 59°F. These safety devices should be considered when boating in waters of any temperature. Boaters can be at risk of hypothermia in warm waters, where expected time of survival can be as little as two hours in waters as warm as 60 — 70°F. To learn hypothermia risk factors and how to better your chances of survival, visit http://seagrant.umn.edu/coastal_communities/hypothermia.

9. Use a carbon monoxide (CO) detector. CO can harm and even kill you inside or on the deck of your boat. All internal combustion engines emit carbon monoxide, an odorless, tasteless, colorless, poisonous gas that can make you sick in seconds and kill in minutes. Even just a few breaths in high enough concentrations can be fatal. CO symptoms are similar to seasickness or alcohol intoxication, and can affect you whether you are underway, moored or anchored. Remember, you cannot see, smell or taste CO so know the symptoms of carbon monoxide poisoning and avoid extended use of the transom area when engines are operating. To learn more about the symptoms of CO sickness and how to keep you and others safe, visit www.uscgboating.org/safety/carbon_monoxide.aspx.

10. File a float plan. The U.S. Coast Guard recommends that you always tell a friend or family member where you plan to go and when you’ll be back. Make it a habit before leaving on any boat trip. The proper officials can be notified promptly if you don’t return when expected.

Remember, you can have your vessel checked for safety — for free! The U.S. Coast Guard Auxiliary and U.S. Power Squadron offer Vessel Safety Checks at no cost. Their certified vessel examiners will check your boat’s equipment and provide information about its use, safety procedures and applicable regulations. Unsafe boats are a threat to all recreational boaters. Make sure your vessel is as safe as possible. Carry USCG currently approved visual distress signals at all times. Visit the U.S. Coast Guard web site at www.uscgboating.org/fedreqs/default.html for more information.

(1) http://www.uscgboating.org/statistics/accident_statistics.aspx
(2) United States Power Squadron. www.usps.org
A World of Protection
For more than two centuries, ACE Recreational Marine Insurance has been the choice of conscientious boat owners nationwide. We offer superior insurance coverage for all sizes of vessels — from ski boats to large luxury yachts.

- Pleasure Yachts 27 feet or larger
- Recreational Boats less than 27 feet
- Mega-Yachts and Luxury Sailboats
- Sport Fishing Boats
- Classic Boats
- High Performance Vessels
- Ski Boats
- Personal Watercraft
- Select Charter Vessels
- Many other programs available

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Types of PFDs

Type I PFD, also called an off-shore life jacket, provides the most buoyancy. It is effective in all waters, especially open, rough or remote waters where rescue may be delayed. It is designed to turn most unconscious wearers in the water to a face-up position. The Type I comes in two sizes. * The adult size provides at least 22 pounds of buoyancy; the child size, at least 11 pounds. It is the only type approved for most commercial uses, such as chartering.

Type II PFD, or Near-shore buoyant vest, is intended for calm, inland water or where there is a good chance of quick rescue. This type will turn some unconscious wearers to a face-up position in the water, but not as many as Type I under the same conditions. An adult-size device provides at least 15 1/2 pounds of buoyancy; a medium child size 11 pounds. Infant and small child sizes each provide at least seven pounds of buoyancy.

Type III PFD, or Flotation Aid, is also good for calm, inland water or where there is a good chance of quick rescue. It is designed so wearers can place themselves in a face-up position in the water, although they may have to tilt their heads back to avoid turning face-down. The Type III has the same minimum buoyancy as the Type II. It comes in many styles, colors and sizes and is generally the most comfortable type for continuous wear. Float coats, fishing vests and vests designed with features suitable for various water sport activities are examples of this type.

Type IV PFD, or Throwable Device, is designed to be thrown to a person in the water, and grasped and held by the user until rescued. It is not designed for use as a personal flotation device that can be worn with confidence. Type IV devices include buoyant cushions, ring buoys and horseshoe buoys. Ring buoys and horseshoe buoys should have a 60-foot length of 1/4-inch polypropylene (which floats) attached for emergency use.

Type V PFD, or Special Use Device, is intended for specific activities and may be carried instead of another PFD only if used according to the approved condition designated on the label. Some Type V devices provide significant hypothermia protection. Varieties include deck suits, work vests, board sailing vests and hybrid PFDs. Type V PFDs have use restrictions marked on them that must be observed. If a Type V PFD is to be counted toward minimum carriage requirements, it must be worn.

Type V Hybrid Inflatable PFD is the least bulky of all PFD types. It contains a small amount of inherent buoyancy and an inflatable chamber. Its performance is almost equal to Type I, II or III PFDs (as noted on the PFD label) when inflated. To be acceptable, hybrid PFDs must be worn when underway.

Water Skiing and PFDs
Water skis are considered "on board" the vessel even when being pulled behind it and a PFD is needed for the purposes of compliance with PFD carriage requirements. Skiers are advised to wear a life jacket designed to withstand the impact of hitting the water at high speed. Note that the "impact class" marking on the label refers to PFD strength, not personal protection. Some state laws require skiers to wear a PFD.