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# Insure Your Boat and Ensure Your Safety Before You Set Sail

By John D. Doak, Oklahoma Insurance Commissioner

Many of Oklahoma's lakes are full for the first time in years and Oklahomans are ready to set sail or fire up the boat motor. But before you hit the water, there are few things you should consider to ensure safety and peace of mind for you, your passengers and your property.

## BOATING SAFETY

Because of the high lake levels across the state, boaters should use extreme caution on the water. Floating debris and submerged obstacles pose a special risk.

"When the lakes are up like this, the topography of the shoreline can change drastically," said Grand River Dam Authority Chief of Law Enforcement and Lake Operations Brian Edwards. "So we are reminding boaters to use extreme caution."

Here are a few things to be mindful of during elevated lake levels:

- Watch for floating debris. Higher lake levels can mean more driftwood and trash floating in the water.
- Be mindful of the changing shoreline and the possibility of now-submerged structures. Things like stumps, picnic tables, road signs, retaining walls and other structures typically located along the shoreline may now be under water. Avoid unfamiliar areas.
- Stay away from floodgates and spillways. Observe the buoys designating the spillway areas and allow plenty of distance between those locations and your boat.

"We are stressing safety and common sense," said Edwards "We need the public's cooperation during this high water episode."

## **BOAT INSURANCE**

Most homeowners or renters policies provide **limited coverage** for property damage to smaller boats. Limits are typically no more than \$1,500 to pay for theft or physical damage to the boat, trailer, accessories, equipment and outboard motors. Liability coverage for boating is typically not included, but may be added as an endorsement.

While the homeowner's policy can provide limited protection on certain sized boats, it is highly recommended that boats be insured through a separate policy so that you have the proper coverage for you, your passengers and your boat. The size, type and value of the craft and the water in which you use it determine how much you will pay for insurance coverage.

Some insurance companies offer premium discounts to boat owners. Discounts may be given for the following:

- Diesel powered crafts which are less hazardous than gasoline powered boats as they are less likely to explode
- Coast Guard approved fire extinguishers
- Ship-to-shore radios
- Two years without filing a claim
- Multiple policies with the same insurer such as an auto, home or umbrella policy
- Completion of safety education courses like those offered by the Coast Guard or the U.S. Power Squadrons

Talk to your insurance agent to make sure you have the boat coverage you need. The peace of mind of knowing you are adequately insured will help you enjoy your summer boating adventures all season long.

As always, if you have questions about insurance, please contact the Oklahoma Insurance Department at 1-800-522-0071 or visit [www.oid.ok.gov](http://www.oid.ok.gov).

### **About the Oklahoma Insurance Department**

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.

### **For more information, contact:**

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