



Boating Safety and Insurance Tips to Keep You Safe on the Water

By John D. Doak, Oklahoma Insurance Commissioner

The blazing heat of the Oklahoma summers often drives us to the water. Luckily, we have many different lakes to help us beat the heat. Of course the best way to enjoy the lake is with a boat. While boats can provide hours of fun in the sun, they can also be very dangerous if you aren't careful.

The latest information from the U.S. Coast Guard shows an alarming upward trend in accidents and fatalities while on the water.

- In 2012, 4,515 recreational boating accidents caused 651 deaths, 3,000 injuries and approximately \$38 million of damage.
- The fatality rate was 5.4 deaths per 100,000 registered recreational vessels.
- 71 percent of all fatal boating accident victims drowned. Of those, 85 percent were not wearing a life jacket.

Operator inattention, improper lookout, operator inexperience, excessive speed and machinery failure rank as the top five primary contributing factors in boating accidents. Safety on Oklahoma waterways is the responsibility of everyone. Here are a few boating safety tips to keep in mind:

1. No matter what activity you have planned – boating, fishing sailing, etc. – always remember to wear a life jacket every time you are on the water. Make sure your life jacket is U.S. Coast Guard-approved and fits properly. Double-check that your life jacket is appropriate for your favorite boating activities.
2. Adult life jackets do not work for children. If you are boating with children, make sure they are wearing properly fitted, child-sized life jackets. Do not buy a life jacket for your child to “grow into.”
3. Operator errors account for 70 percent of boating accidents. Look into taking a safety course to brush up on boating instructions.

4. Learn how to perform a vessel safety check before taking to the water, which will help you navigate should you encounter problem situations. All vessels using flammable liquid as fuel are required to have the proper type, size and number of fire extinguishers on board.
5. Wear clothes that will help keep you and your passengers cool and always bring plenty of cool non-alcoholic drinks, food and snacks.
6. The use of alcohol is involved in about a third of all recreational boating fatalities. Boating sober is the safest way to enjoy the water.

Of course you still have to plan for the worst, that's why boat insurance is so important. In most cases, homeowners policies only offer minimal coverage for your boat.

A boat owner's insurance policy can insure you against most risks associated with operating your boat and trailer. Those risks may include sinking, fire, storms, collision and theft. The policy can also protect you against liability lawsuits, should you hurt someone with your boat or damage someone else's property.

For more information, visit the Oklahoma Insurance Department online at <http://www.ok.gov/oid/>.