

Put safety first this summer: Guidelines for boating and water safety

One of summer's greatest joys is heading to the beach or pool to enjoy the warm weather. Before you pack the swimming and boating gear, consider this: most boating and swimming accidents occur because people don't stop to think about safety.

How can I prevent boating and swimming accidents?

The most tragic accident is the one that could have been prevented. By observing safety guidelines, you can reduce the incidence of boating and swimming accidents and keep your family safe.

- Never swim alone.
- Know your swimming ability limits, and those of your family, and stay well within them.
- Learn the proper way to swim. Always check the water depth before wading.
- Never chew gum or eat while swimming.
- When boating, carry a first aid kit, as prescribed medicine and other personal items you may need.
- If you're on a boat, please don't drink and drive.
- Every person on board should have a personal flotation device.
- Leave the alcohol at home when swimming or boating. More than 650 boating fatalities in the nation each year, 17 percent are attributed to alcohol. Violators charged with Boating While Intoxicated face possible fines, jail and community service.

I own a boat. Is it covered under my homeowners insurance policy or do I need specialized coverage?

You probably need more specialized coverage. A typical homeowners policy covers liability for damage to property caused by you or others while on the water. Most boat policies cover damage to the boat under 26 feet when it is on an outdoor waterway. However, some policies, including those for horsepools, may cover sinking, stranding, grounding and collision, and coverage for

What should I look for in a boat policy?

Boat owners will be well served by a policy specifically designed to cover physical damage, thefts, liability for damage and/or death, and protection and indemnity liability. When selecting a policy or checking existing coverage, look for limits of navigation—where the boat can go and still be protected by the insurance policy. Insureds who violate these limits may not be covered if the vessel is damaged. Also important in a boat policy are adequate limits of liability insurance and provisions for insuring sails, spars and other property in the boat.

Can I be sued for an accident that occurs near my pool?

When you own a pool, you should check to make sure the limits of your homeowners policy are adequate. If you are involved in a lawsuit and the court awards a settlement higher than your limits, you will be held responsible for the balance. To protect yourself, you may want to consider increasing the limits of liability on your homeowners policy to protect yourself against a potentially devastating lawsuit. Our agency can help you obtain and secure adequate coverage.



Your Professional Insurance Agent ... We want you to know about the insurance you're buying.