



Slip Right Into Watercraft Insurance

In 2016, the Coast Guard counted 4,463 accidents that involved 701 deaths, 2,903 injuries and approximately \$49 million dollars of damage to property as a result of recreational boating accidents. Where cause of death was known, 80% of fatal boating accident victims drowned. Of those drowning victims with reported life jacket usage, 83% were not wearing a life jacket. These are all good reasons to have watercraft insurance.

Here are a few thoughts to help you as you prepare your boat for spring and summer use.

- Have us review your boat insurance to make sure you are covered properly.
- Make sure your boat trailer is insured.
- Inspect your boat before heading out. Check for hull damage and loose fittings. If the boat has a plug, make sure it fits.
- Check the battery. If it has been a few years since the battery was replaced, it may be time.
- Check all lights and the horn. You may have wiring that needs to be repaired for proper night use. Electrical fittings can be protected with a water-repellant, non-conductive grease or corrosion inhibitor.
- Test all life jackets to make sure they are in good working order.
- Take care of the engine. Flush your engine after every outing, and check everything from your fuel tanks to the clamps on your fuel line for rust, damage or corrosion. Also, check your oil for correct levels, proper filtration, and cleanliness.
- Check the tires on your trailer.
- Make sure the bilge pump is properly working. Check all fittings and test the pump before use.
- Do some research about boating laws and regulations. You might even consider taking a boating safety course. And never drink and drive a boat.



We are pleased to
celebrate our 30th
anniversary