

Do you know your Boating 101?

Boating season is upon us, but not everyone who owns or drives a boat should be doing so. Boating can be as dangerous as driving an automobile. Sadly, inexperienced and irresponsible boaters are out there on the waterways and they can cause accidents, injuries, and even death, says the [Insurance Information Institute \(I.I.I.\)](#).

"Unfortunately every year, many boaters get hurt or die," said [California Department of Boating and Waterways Director](#), Raynor Tsuneyoshi. "Accidents can be avoided by taking a boating safety course to learn about state and federal boating laws, rules of the road, boat handling, required and recommended equipment, navigational aids and other safety tips."

A few brief reminders before you leave shore:

Have you properly prepared your watercraft?

- Check engine, fuel, electrical and steering systems, especially exhaust-system leaks.
- Carry one or more fire extinguishers, matched to the size and type of the boat.
- Equip the vessel with required navigation lights and with a whistle, horn or bell. Consider additional safety devices, such as a paddle or oars, a first-aid kit, a supply of fresh water, a tool kit and spare parts, a flashlight, flares and a radio.
- Always let someone know where you're going and when you expect to return.

Are you ready to take care of your passengers?

- Make sure that every person has a life jacket assigned to them.
 - Children under 12-years-old must wear a [U.S. Coast Guard \(USCG\)](#) approved life-jacket when on a moving vessel of 26 ft. or less.
 - Everyone on a personal watercraft (popularly known as a jet ski) and anyone being towed behind a boat must wear a USCG approved life jacket.
 - USCG-approved life jackets must be carried for each person on board and must be easy to get to in case of an emergency.
- Know and obey marine traffic laws, the "Rules of the Road."
- Don't overload the boat. Don't stand up or shift weight suddenly in a small boat; and don't permit riding on the bow, seatbacks or gunwales.
- Don't mix alcohol and boating!

Is there an age limit for who can operate the boat?

- In the [state of California](#) a person must be 16 years of age or older to operate a vessel powered by a motor of more than 15 horsepower.
- A person between the ages of 12 to 15 may operate any vessel powered by a motor of more than 15-horsepower, only if he or she is supervised on board by someone at least 18 years of age.

Do you have your water craft adequately insured?

- If you own a boat, make sure you talk to your insurance broker. There are a number of ways that you can properly insure it depending on its size, speed, and value.
- Many insurance companies sell a package policy for specific boats such as jet skis or motorboats. These policies may provide additional insurances for property damage, medical bills and liability to others.
- Discounts to premiums may be available for powered crafts that are equipped with safety equipment, such as fire extinguishers and ship-to-shore radios and first-aid kits.
- Some insurance companies will also apply a price cut in premium to boaters who have successfully completed and attended a recognized safety education course, such as those offered by the Coast Guard, U.S. and the National Association of State Boat Law Administration.

For more information about how to prepare your aquatic toys for some fun in the sun, where you can take a boating safety course, and to learn more about making sure your adventures on the water are safe and accident free, please go to the additional resources listed below:

[Costello & Sons Insurance Brokers](#) (the place to go for all of your marine insurance needs)

www.boatsmarter.com (excellent website for safety courses, tips, and rules)

[California Department of Boating and Waterways](#) (website sponsored by the State of California)

[U.S. Coast Guard](#)

[National Association of State Boat Law Administration](#)