



COLBURN GROUP
I N S U R A N C E

What Boat Owners Need to Know to Protect Themselves and Passengers

There is limited coverage for physical damage and liability under a home policy for very small watercraft. A separate policy is necessary written for yachts, larger boats, wave runners, jet skis and similar watercraft.

A watercraft policy will include physical damage for the fittings, machinery, hull and furnishings and are covered up to a predetermined amount. This type of policy offers protection for the following:

- Damage to another person's property.
- Injuries to other people.
- Injuries to boat passengers or the boat owner.
- Any legal expenses resulting from another person using the boat without permission

Even if a person has insurance coverage in place, there are several tips experts provide to assist people in avoiding the need to file claims:

- Let another person know that a boating trip is planned, and give an estimated return time.
- Check the weather before planning a boating trip and before heading out.
- Carry at least one fire extinguisher, and keep it handy and in good condition.
- Check the electrical system, steering, fuel, engine and exhaust before heading out.
- Do not overload the boat, and always make sure weight is evenly distributed.
- Make sure the vessel has a horn, bell, whistle and appropriate navigation lights.
- Do not operate a boat or allow anyone else to operate one under the influence of alcohol.
- Ensure all passengers wear life vests at all times.
- Do not shift weight or stand suddenly in a small boat.
- Do not allow people to ride on the gunwales, seat backs or on the bow.
- Make sure oars, fresh water, a tool kit, a first aid kit, flares, a radio and a flashlight are kept on the boat at all times.

It is important to contact us to discuss the type of watercraft you have in order to be sure you are adequately insured.

For more information about boat safety, check out the Coast Guard Foundation's Boating Safety Guide and Equipment and Departure Checklists found at

https://wfc2.wiredforchange.com/o/8777/p/salsa/web/common/public/content?content_item_KEY=12315

This information is not intended to be exhaustive nor should any discussion or opinions be construed as legal or financial vice. Readers should contact their professionals for further information.