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Safety Insurance[®]
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Is Your Boat Safe?



Safety supports the Independent Agent system

Boating season has arrived. There are steps you can take to reduce fatalities, injury, property damage and liability costs related to recreational boating accidents.

The first step is to protect your property and liability exposures by sharing your risk through insurance. You can add comprehensive coverage for your recreational boat by adding the **Safety Navigator Endorsement** to your **Safety Insurance Homeowner** policy.



PERSONAL FLOTATION DEVICES (PFD)

- All recreational boats are required to carry one PFD for each person aboard.
- Boats 16 ft or longer require one throwable PFD.
- PFD must be United States Coast Guard (USCG) approved, in good and serviceable condition and the appropriate size for intended user.
- The best PFD is the one you wear, and it should be worn whenever the vessel is underway. PFD should be accessible and not stowed away.

BOATING SAFETY COURSE

Complete a boating safety course. Most insurers offer education credits for Coast Guard Auxiliary or Power Squadron courses.

ADDITIONAL SAFETY EQUIPMENT

- Marine radio
- Dewatering device and backup
- Anchor and line for area
- First Aid and Person-in-Water kits

VISUAL DISTRESS SIGNALS (VDS)

All vessels must be equipped with USCG approved VDS. Examples of signals are:

- Orange distress flag (day signal only).
- Electric distress light (accepted for night use only).
- Hand-held flares, i.e., red flares for day, parachute flares for day or night, hand-held orange smoke signals and floating orange smoke signals.
- Pyrotechnic devices must be USCG approved, in serviceable condition and readily available. Watch for expiration dates.

FIRE EXTINGUISHERS

- USCG approved fire extinguishers are required on boats where a fire hazard could originate from the motors or fuel system.
- The extinguishers should be portable, either B-I or B-II classification, and have a specific marine type mounting bracket. It must also be marked "Marine Type USCG".
- Inspect monthly.

VESSEL SAFETY CHECK (VSC) PROGRAM

- This is a FREE annual check available to all boaters to ensure that their recreational vessels meet Federal and State equipment requirements.
- The USCG Auxiliary or US Power Squadrons vessel examiners, two of the nation's premier volunteer boating safety organizations, participate in the VSC Program.
- Some of the items checked are proper display of numbers, registration/documentation, PFD, VDS, fire extinguishers, ventilation, backfire flame arrestor, sound producing devices/bell, navigational lights, navigational rules and overall vessel condition.
- A VSC decal will be affixed to the vessel upon successful completion of the check.