



Top 5 Boating Safety Tips

When one considers purchasing a boat, the picture of summer fun with friends and family may come to mind. However, many boat owners fail to consider the potential hazard of owning and operating a boat. It is important for all boat owners to be aware of the best practices in order to ensure the safety of all passengers.

According to the U.S. Coast Guard, nearly 5,000 recreational boating accidents occur each year in this country alone. A number of these accidents result in fatalities, which presents the cold hard truth that boating is not a completely safe endeavor and therefore should be done with caution.

The following list covers the top 5 safety precautions for boat owners so that they can prevent harm to themselves or to others when driving a boat.

1. Boating Safety Courses

Online boating safety courses are available for boaters of all ages and ranges of boating experience. Families have the opportunity to take boating courses together, which can often prove to be an enjoyable experience for all. The topics covered in these classes typically range from anchoring, chart-reading, navigation, security, etc.

In fact, anyone under the age of 18 in Massachusetts is required by law to enroll in a boating safety course and complete a proctored exam in order to receive the certification to operate a motor boat without adult supervision.



While Massachusetts adults are not mandated to have this same type of training, a boating safety course is still recommended to all boat owners.

Not only will a boat safety course improve overall safety when operating a recreational boat, but it may also have the ability to lower your [boat insurance](#) rate. [Contact](#) an insurance provider to learn more about which safety classes may assist in lowering one's insurance rate.

2. Avoid Boating Under the Influence (BUI)

Just as with any vehicle, boating under the influence affects one's ability to operate and therefore increases the incident of accidents and fatalities. In fact, alcohol tends to be more dangerous on water than land, because the outdoor atmosphere only lends to the driver's impairment. A recreational boater also tends to have less experience than an automobile driver, who practices driving a car most days out of the year, making boating under the influence even more dangerous. According to the U.S. Coast Guard, 16% of boating fatalities are a result of alcohol use while operating a boat.

While drinking cold beers in the sunshine might sound like a great idea at first, the sun dehydrates a person further and impairs one's ability to drive a boat. The legal limit for boating is a Blood Alcohol Content (BAC) of 0.08%, just as with driving a car. Be sure to stay below this limit to ensure the safety of all passengers as well as other boaters.

3. Life Jackets

All those riding in a boat are required to wear a life jacket at all times for obvious safety reasons. All lifejackets should be Coast Guard approved, and must be the appropriate size for its user. To learn more about choosing the correct life jacket, please visit the U.S. Coast Guard's [website](#).



These floatation devices should be in full working condition. Life jackets should be tested once per year to check for appropriate buoyancy and any leaks that may occur. Life jackets that do not buckle correctly could do more harm than good, so old, tattered life preservers should be thrown away.

Many complain that life jackets are bulky and uncomfortable. Fortunately, many modern life jackets are made to be thinner and more flexible, so one does not have to be concerned with

the discomfort of wearing one while on the water. Teach children to wear a life jacket at all times by setting a good example, as one would do with seatbelts in a car.

4. Vessel Safety

Depending on the size and type of boat, a fire extinguisher may be required by law to carry on board at all times. According to Massachusetts law, any boat with a motor is mandated to possess a fire extinguisher on board.

A Vessel Safety Check (VSC) should be performed on the boat once per year. The Coast Guard will perform this official check at absolutely no charge to the owner. A VSC covers both federal and state boat requirements, and rewards a passing inspection sticker to safe boats.

5. Navigation

Boating navigation rules are a lot like the rules of the road and are in place to help prevent collision. Maintaining a safe speed is vital to boat safety, since a large number of boating accidents occur due to speeding. Signs will often notify drivers of an area requiring a lower speed, and the driver should be sure to take extra precaution in this area.



Getting lost at sea is a daunting thought, since all water looks the same and unknown hazards could be nearby.

Oftentimes, GPS devices will not work in the middle of the ocean, so one must rely on instincts in order to find the shore. Fortunately, there are a few steps that one can take in preparation for getting lost. Without preparation, there is little one can do after the fact, so it is necessary to be armed with the right equipment and know-how.

Nautical charts should be kept on board at all times in the case of an emergency. Knowledge of lateral aids to navigation will be a great help should the boater become lost. One should pick up a boating manual before embarking at sea to help navigate back to shore with ease.

With all of the dangers that come with boating, it is a good idea to have boat insurance, and to have it year round. In fact, a majority of boat insurance claims that are filed are related to theft, fire, and flooding, which can occur both on and off the water.

If you would like to learn more about boat insurance, be sure to [contact](#) the agents at TJ Woods Insurance Inc., who would be happy to assist you with any questions that you may have.

TJ Woods Insurance Agency is located at 20 Park Avenue in Worcester, MA. We offer personal and commercial insurance coverage to Massachusetts residents and businesses as well as financial services throughout New England.

