



NW Insurance Council

Consumer Alert

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Release Date: 05-06-2021

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Boating Season: watercraft safety and insurance will keep you cruising this summer

PORTLAND, OR, May 6, 2021 – It's the beginning of boating season, and as the weather warms up in the Pacific Northwest, many of us will take to the water for aquatic fun. Now is a great time to make sure you are doing everything you can to protect yourself, your passengers and other boaters, floaters, kayakers and paddle-boarders while sailing or cruising Northwest waters this spring and summer. And that includes knowing boating safety as well as having the right insurance.

The [2021 North American Safe Boating Campaign](#) launches Saturday, May 22, to promote safe and responsible boating. NW Insurance Council encourages boaters to make safety your first priority and follow all boating laws to ensure a fun and safe boating season.

Also, check to make sure you have the appropriate amount of insurance to cover theft or damage to your boat and any damage or injuries you may cause to other boaters and passengers.

In 2019, the [Coast Guard](#) reported 4,168 recreational boating accidents that involved 613 deaths, 2,559 injuries and approximately \$55 million dollars of damage to property.

“Boating collisions, injuries and drowning incidents mar what should be the best time of year in the Pacific Northwest, but they can be avoided by knowing and following laws, rules and safety precautions,” said Kenton Brine, NW Insurance Council president. “If you’re a boat owner, it’s also wise to check with your insurer or agent about the coverage that best fits your boat, your activities and the belongings you want to protect.

Insurance Tips

Are you protected?

Similar to auto insurance, boat insurance protects in more ways than one. NW Insurance Council urges boat owners to talk with your insurance company or agent to confirm you have the right type and amount of insurance to recover from a loss, whether your vessel is damaged or stolen.

“Boat insurance, much like auto insurance, can pay for your loss in the event of theft or damage to your boat done by others,” said Kenton Brine, NW Insurance Council president. “But it may also include liability protection if you cause damage or injuries to others while operating your boat.”

Small craft coverage begins “at home”

[Homeowners](#) and [Renters](#) insurance protection typically extends to small vessels, such as canoes, kayaks and small power boats with less than 25 horsepower, and offers limited coverage - typically between \$1,000 and \$2,000 - for damage to the watercraft. While liability coverage typically is not included, it can be added as an endorsement to a Homeowners policy.

More boat = Boat insurance policy

If you own a larger, more expensive vessel, it will be wise to consider buying a separate policy to provide adequate loss and liability coverage.

Boaters also should ask their agent or insurance company about coverage for special equipment on the boat, such as fishing gear or expensive electronics equipment, and make sure towing coverage is included.

Discounts on coverage may be available as well if you have Coast Guard approved fire extinguishers on board, have two years of being claim-free, have multiple policies with the same insurer and you have taken boating safety education courses.

Most Homeowners or Renters insurance policies offer limited coverage for property damage to small boats like canoes, small sailboats or powerboats with less than 25 horsepower.

Property Damage coverage is typically limited to \$1,000 or less, and [Liability coverage](#) is subject to the limits of your Homeowners or Renters policy. For larger, more valuable watercraft, a separate policy is needed to cover both physical damage to your boat and liability for any damage caused to others.

Safety Tips

Carelessness and inexperience are the leading causes of boating accidents and fatalities in the United States, and most deaths are the result of two major safety failures: the lack of required personal flotation devices and uneducated boaters, according to the [National Transportation Safety Board](#).

NW Insurance Council offers these tips to help you enjoy your time on the water:

- Always wear a life jacket. Most boating fatality victims are not wearing a personal flotation device (PFD).
- Avoid the use of alcohol or recreational drugs while boating.

- Take water safety and watercraft piloting classes, so you know the rules before venturing out onto the water.
- Always operate at safe speeds.
- Have a passenger serve as a lookout in addition to the operator.
- Watch out for low-water areas and/or submerged objects.
- Maintain at least 50 feet of distance from other boats and personal watercraft.
- Check weather forecasts before heading out onto the water.
- Always obey all marine traffic laws and understand distress signals.
- Be sure your boat's fuel, lights and electrical and exhaust systems are working properly before launching.
- Keep a first-aid kit, additional food and water on board in case you are stranded.
- Be sure to have a full, working fire extinguisher on board. On the water is one of the worst places to experience a fire.

For more information about Property & Casualty Insurance, visit NW Insurance Council at www.nwinsurance.org

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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