



NW Insurance Council

Consumer Alert

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Release Date: 06-08-2023

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Washington boating accidents and property damage decreased in 2022, deaths increased

Watercraft safety and insurance will keep you cruising this summer

SEATTLE, WA, June 8, 2023 – Boating season is already in full swing in the Northwest, thanks in part to cooperative warm weather that is leading many to the region’s lakes, rivers and Puget Sound waters. Now is the right time to make sure you are doing everything possible to protect yourself, your passengers and other boaters, floaters, kayakers and paddle-boarders while sailing or cruising Northwest waters. And that includes refreshing your boating safety awareness as well as having the right insurance.

Nationally, boating-related accidents may be trending down. In 2022, the [Coast Guard](#) reported 4,040 recreational boating accidents in the U.S. – a 9 percent decrease from 2021 – that involved 636 deaths (a 3 percent decrease), 2,222 injuries (a 16 percent decrease) and approximately \$62.8 million dollars of damage to property (a 7 percent decrease).

In Washington, the [Coast Guard](#) reports 53 boating accidents in 2022 (a 34.5 percent decrease compared to 2021) resulting in 18 deaths (a 28.5 percent increase) and 31 injuries (an 18 percent decrease). Property damage from those accidents decreased

substantially, from \$4.8 million in 2021 to \$1.4 million in 2022 (a 70 percent decrease).

Those numbers are still too high, but they are a reason for hope, said, Kenton Brine, NW Insurance Council President.

“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,” Brine said. “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.

The [2023 North American Safe Boating Campaign](#) launched on May 20, and promotes safe and responsible boating. NW Insurance Council encourages boaters to make safety a 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.

Insurance Tips

Are you protected?

Similar to auto insurance, boat insurance protects in many ways. 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, and to insure you against liability claims from others on the water.

“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

Alcohol use is the leading contributor of boating accidents in the United States, according to the Coast Guard, and many deaths are the result of two major safety failures: the lack of required personal flotation devices and uneducated boaters.

Here are a few important safety tips to help you enjoy your time on the water:

- Always wear a Coast Guard-approved, appropriately sized 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 at least one 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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