



Loss Control Safety Techniques



Boating Safety

According to the U.S. Coast Guard, there are nearly 14 million registered recreational boats in the United States supporting water recreation activities for more than 80 million Americans. With so many enjoying the waterways, it is not surprising nearly 5,000 boating accidents leading to the medical treatment of 4,000 people were reported in 2008. Property damage from these accidents totaled more than \$40 million.

Though significant statistics, the risk of injuries and accidents can be minimized by adhering to the following safety recommendations:

Un-Navigable Water:

- > Always know the limits of your boat. Flat bottomed boats can navigate waters other boats cannot. Learn the lay (water depths) of the body of water you are on and utilize a chart.
- > File a flat plan. The U.S. Coast Guard recommends you always tell a friend or family member where you plan to go and when you plan to return.
- > Avoid shallow waters, as well as waters with obstructions like trees, rocks and low bridges.
- > Understand and obey boating safety recommendations and navigational rules.
- > Operate at a safe speed and always maintain a careful outlook. Overall, operator inattention, carelessness/reckless operation, operator inexperience and excess speed are significant contributing factors in virtually all reported accidents. Know you and your boat's limitations.
- > Check the weather forecast. A calm day can quickly turn hazardous on the water. Stay aware of and heed all weather and storm advisories.

Submersion Hazards:

- > Beware of changing conditions. Many rivers and bodies of water change daily with rains, drought and tides.
- > Watch out for unmarked hazards. Heavy rainfall may force debris (tree stumps and floating debris) to break loose and move into travelled waterways. Deadheads (sinker logs) are a serious hazard.
- > Water with a lighter color often indicates a change in depth. Lighter water is often more shallow.
- > Water is usually deeper on the cliff side of lakes. The shallow side usually slopes gradually down to the water.
- > The point at which a river turns becomes a shallow area. The inside of a bend in the river is usually shallower than the outside.

Careful boating is no accident. Be safe. Take note of the topics and recommendations discussed in this bulletin. We encourage you to put them into practice – doing so helps ensure your safety. It's the philosophy of Frankenmuth Insurance and your Independent Insurance Agent to provide services that give policyholders peace of mind.

At Frankenmuth Insurance, we truly are with you all the way.

The information and suggestions contained in this material have been developed from sources believed to be reliable. However, Frankenmuth Insurance accepts no legal responsibility for correctness or completeness of this material, or its application to specific factual situations.