



Top 10 Tips For Boating Safety

(NAPSA)—Before taking to the waterways, plot a course to safety. GEICO Insurance Agency and the U.S. Coast Guard recommend the following:

1. Always wear a life jacket—The U.S. Coast Guard requires that all recreational boats must carry one Coast Guard–approved life jacket for each person aboard. Life jackets should be tested yearly and must be the appropriate size for the intended user.

2. Check the weather forecast—A calm, sunny day can quickly turn into a deadly storm. Check the weather forecast before venturing out. Also, keep a radio on board to receive weather updates and advisories.

3. Take a boater safety course—Learn the proper regulations and safety precautions. Most states require operators to pass boater safety requirements and display their safety certificate.

4. Don't drink and boat—According to the U.S. Coast Guard, boating while intoxicated (BWI) is a leading cause of fatal boating accidents. Alcohol affects judgment and vision, increasing the likelihood of an accident. It's illegal to operate a boat while under the influence of alcohol.

5. Preventative boat maintenance—Regularly checking your equipment for safety ensures that it will perform better, reduce depreciation and save on costly repairs.

6. Operate at a safe speed—Excessive speeding is a leading cause of all reported boating accidents. Operate your boat at a safe speed and stay aware of traffic density and navigation hazards.



Operate your boat at a safe speed and stay aware of hazards.

7. Learn the rules of the waterway—Waterways don't have traffic signals to direct boater traffic. So boaters must depend on each other by observing safety precautions and navigational rules to prevent mishaps.

8. Hypothermia is a risk—Avoid entering the water when the temperature is below 59° F. Symptoms include a decrease in body temperature, uncontrolled breathing and unconsciousness. When planning your trip, pack dry clothing in a waterproof bag and never go out alone.

9. Install a carbon monoxide detector—Internal combustion engines on boats emit a harmful, odorless gas called carbon monoxide. The symptoms are similar to seasickness or alcohol intoxication. All boats with an enclosed cabin need to be equipped with a carbon monoxide detector.

10. Create a float plan—Inform a friend or family member of your boating plans and when you are expected to return. This information will aid officials if an accident occurs.

For more information, visit www.geico.com/information/about/insurance/boat.