



The Safe Boat Guide

Words of encouragement from your SAFECO agent.

Blue waters, safe sails.

“Sailing off into the sunset” is a much-loved fantasy.

Some act on the dream by purchasing a boat, some by becoming part-time sailors thanks to boat-owning friends or family. Whatever your level of water exploration, we hope this guide will see you safely through the good times – and the rough seas. Most importantly, enjoy the adventure.

Pre-Boating Season Checklist.

Your boating safety depends upon preparation. Before boating season starts, be sure to update your boating skills and make sure you have the proper safety equipment on board. Give your engine and trailer thorough tune-ups.

Boating classes: A good, safe start.

A well-trained boater is a safe boater. The United States Coast Guard Auxiliary offers basic to advanced classes on a regular basis, as do many community park and recreation departments.

equipment and federal regulations, you'll find info on navigational rules, product recalls and more.

The Boat Owner's Association of the United States also keeps track of classes and training opportunities. Go to www.boatus.com/courseline or call 800.336.2628.

If you don't know the navigational rules, take a boating class, buy a navigation rules book or contact the Coast Guard.

Completing a safe boating class may also qualify you for an insurance discount. Ask your SAFECO agent.

For specifics.

Go to www.uscgboating.org (which, by the way, has links to dozens of other water-related Web sites) or call 800.368.5647. In addition to information about classes,

Know the (federal law) basics.

A boat's size and type will determine what onboard safety equipment is required by federal law. You can learn which rules and regulations apply to your vessel by checking with the Coast Guard, reading your owner's manual or visiting a marine supply store for related navigational materials.

Some individual states also have specific requirements. Remember to check with the appropriate state agency.

Make a list, check it twice.

A well-equipped boat is a safe boat. Make copies of this list and use it frequently when taking an inventory.

Required equipment.

- Registration or documentation papers
- FCC marine radio license
- Horn or other sound-producing devices
- Visual distress signals
- Life jackets and flotation devices
- Fire extinguishers
- Anchor and line
- Bucket or portable bilge pump
- Paddles or oars (required for boats under 16 feet)
- Oil and garbage placards
- State papers

Recommended equipment.

What items should you have on board? Review the list below, and consider buying a copy of *Chapman Piloting: Seamanship and Small Boat Handling* for more specifics.

- Equipment manuals
- Logbook
- First aid kit
- Basic tool kit and marine hardware
- Knife with locking blade
- Spare fuel and engine parts
- Extra batteries
- Compass and navigation charts
- Extra line for towing and mooring

- Flashlight and searchlight
- Binoculars and mirror
- Ring or horseshoe buoy
- Marlinspike
- Spare anchor
- Fenders
- Boat hook
- Boarding ladder
- Diver and/or water-skier flags
- VHF radio
- Radar reflector
- Smoke and carbon monoxide detector
- Clock or watch

Personal items.

- Non-skid shoes
- Rain gear
- Extra clothes
- Sunscreen
- Polarized sunglasses
- Extra food and drinking water

Thoughts on boat trailers.

- Tires: Properly inflated? Good tread? Spare tire and wheel?
- Hubs: Well lubricated with trailer-specific wheel bearing grease?
- Brakes: Functioning properly? Can stop with a load?
- Electrical system: Ground wire connected to the frame? All light bulbs functioning?
- Coupler and ball: Of proper and equal size? No signs of wear and tear? Properly secured by a lock nut? Latching mechanism locked down?
- Safety chains: Criss-crossed under the coupler to the tow vehicle?
- Tie-downs: Any movement when you rock your boat? If so, resecure.
- Weight: Can the trailer accommodate the weight of your boat? Is the tow vehicle rated for the weight of the boat and trailer?



Wear a life jacket. (Please)

People of any age and size can – and should – do it.
After all, life jackets save lives.

A word to boat owners: By federal (and sometimes state) law, each passenger and crew member must have a Coast Guard–approved life jacket. For specifics, go to www.uscgboating.org or call 800.368.5647.

Start strong, finish safe.

In addition to your “pre-boating season” check, remember your safety responsibilities.

Before you leave the dock, check the condition of your vessel and your engine. Give safety reminders to your crew and passengers.

Remember to check your safety equipment. Make sure everything on board is safe, secure and in proper working order. Immediately fix what’s not up to standard.

Engine and equipment checks.

- Visually check the condition of your engine.
- Before you start the engine, “sniff” for fuel vapors.
- Check fluid levels.
- A neat and tidy boat means fewer accidents.

- If possible, fuel during daylight hours.
- Secure mooring. Shut off engine and electrical equipment.
- Extinguish pilot lights.
- Do not use gasoline stoves or heaters.
- Close doors, hatches and ports to prevent gas fumes from entering the bilge.
- Double-check to see that fuel tanks are vented overboard.
- Keep the fuel nozzle in contact with the metal of the filler pipe.
- Review your owner’s manual for correct fueling tips.

Warning: Gasoline vapors can explode. Before starting a boat engine, operate the blower for at least four minutes. Also check the engine compartment bilge for gasoline vapors.

Fueling up demands caution.

- Never smoke – never let anyone else smoke – while fueling.

If there's a spill.

- Wipe all fuel spills up immediately.
- Safely discard all fuel-soaked materials before leaving shore.
- Most importantly, ventilate. Run blower for at least four minutes.
- Never start the engine until all traces of fuel vapors have disappeared.

Sound-producing device: Is there a whistle or compressed air horn on board?

Reminders for the captain.

- Be alert. Watch for hazards such as floating logs, shallow water, and large rocks.
- Monitor your speed. Monitor your wake.
- Remind passengers to stay in their seats. Don't let crew members sit on the bow, gunwale, transom or seat back.
- Never boat near a swimming or diving area.
- Some boats have a foredeck pedestal seat – a dangerous perch, indeed. In some states, it's even illegal to use.
- Standing up in a small, lightweight boat can be dangerous. Move cautiously. Remind passengers to do the same.
- Tow water skiers only during daylight hours.
- Don't drink and drive.
- Most importantly: Operating a vessel that in any way endangers life or property is prohibited by law. Negligent or grossly negligent operation can result in substantial fines and/or imprisonment.

Double-check equipment.

Life jackets and personal flotation devices: Is there a Coast Guard-approved life jacket for each person on board? Is each readily accessible? Remember, it's the law.

Navigation lights: All working properly? Make sure your stock of spare lamp bulbs and fuses is adequate.

Anchor: Make sure your anchor and anchor line are the proper size, strength and weight for your vessel. Make sure all is in good repair.

Visual distress signals: Check the expiration date on each pyrotechnic device (aerial and hand-held flares). Replace if the expiration date has passed.

Fire extinguishers: Do you have the correct number (and type) of Coast Guard-approved extinguishers for your craft? Have all been inspected? Recharged? Mounted properly?

Radio: A VHF-FM radio is often the best way to attract help. Check with the FCC in regards to operator and equipment licensing.

Safe, secure, checked.

- Batteries: Safely stored and secured? Terminals cleaned? Charged?
- Stove: Secured against movement?
- Cleats and chocks: Is each properly attached? Smooth to prevent chafing?
- Mooring lines: Of proper size and length? Replace if worn or chafed.
- Bilge: Clean, free of oil and grease? Pumps working?
- Through-hull fittings: Equipped with a working seacock?
- Hoses and clamps: In good condition?
- Motor and steering controls: No points of binding? Cables free of kinks or wear?
- Carburetor: Backfire flame arrestor in good condition? Free of grease and dirt?
- Fuel vents: Screened vents on all gasoline fuel tanks? Clean and in good condition?
- Fuel lines: In good condition? Leak-proof and tight? Filters clean? Shutoff valves installed on all gasoline fuel lines?



Knot. Line. Sinker.

Knowing specific anchor types, knowing how to tie a variety of knots, and knowing what kind of line to use for each job can make your boating trips a whole lot safer.

To learn specific techniques, read product instructions and purchase a book on anchors, knots and lines. You can also learn these skills in safe boating classes.

Anchors away.

- Each anchor type has its advantages and disadvantages. No anchor is best for all bottom conditions. Carry more than one type.
- To anchor, head your boat into the wind or the current – whichever is stronger.
- Anchor your boat from the bow. Anchoring from the transom is dangerous.
- When selecting a spot to anchor, find a place that's protected from wind and weather.
- In salt water, remember to allow for the tide.

No single anchor is best for all conditions. Make sure you know which one to use and when to use it.

- Don't anchor in navigation channels. Don't tie up to a navigational buoy or channel marker. Both are illegal as well as dangerous.
- Make sure your boat isn't "dragging anchor." To do so, check your bearings by fixing on a steady on-shore marker.
- Monitor your boat until you're positive it's securely anchored.

Know your knots.

Different knots are required for different tasks.

- To tie a loop at the end of a line, use a Bowline.
- To join two lines together, use a Reef or

Square Knot. If you're using a slick fiber rope for this purpose, use an Ashley Bend.

- To secure a line to an object, use a Cleat Hitch, Clove Hitch, two Half Hitches or an Anchor Hitch.

When considering line.

For the most part, synthetic fibers have replaced cotton and manila lines. Nylon, polyester and polypropylene are often used. To learn the diameter of line appropriate to specific tasks, stop by your local marine supply store.

Which line is best for what use?

Nylon lines: Anchor and mooring lines.

Laid or three-strand line: Mooring.

Polyester line: Sailboat rigging. Consider using different colors for various sheets.

Polypropylene: Towing dinghies or water skiers.

Braided line: Halyards and sheets.

Protect your lines.

- Avoid stepping or standing on line.
- Use chafe guards or tape at cleats, chocks or blocks.
- Store in a locker or below deck when not in use. Constant exposure to sun, salt water and sand can damage lines.
- Occasionally wash in fresh water.
- Prevent kinks, knots and tangles. Coil to store.

Emergency response: It's up to you.

When an emergency happens, knowing what to do (and having the equipment to support your actions) could mean the difference between life and death.

Attracting attention.

In an emergency, use whatever's handy to attract attention: the radio, pyrotechnic and non-pyrotechnic signals, a mirror, horns, whistles or megaphone. Depending on where you boat (and the size of your vessel), federal regulations will set the rules as to what type of onboard signal devices are required.

Smoke signals.

When you hear "pyrotechnic," think flares and smoke signal devices. Some devices are designed for day use, some for night.

Meteor and parachute flares (often referred to as "aerial alert" devices) launch high into the air and can be spotted from a distance. Hand-held flares (or "locating devices") are most effective when your vessel is reasonably near shore.

Also remember:

- Follow all operating directions.
- Never point a flare pistol at another person.
- By law, the minimum number of flares and signal devices is three for day use, three for after dark. Two smart ideas: have extras on board, regularly check the expiration date on each.
- Store and handle with care. Keep out of reach of children.
- Consider the direction of the wind before igniting or launching.

Other attention-getting devices.

Visit a marine supply store and purchase this recognized distress signal: An orange-colored flag with a black square and ball in the center. In an emergency, hang the flag from a halyard, attach to a paddle or boat hook and wave.

By night, an electric distress light that automatically flashes the international SOS (···- - - ···) signal does the job.

Other things that attract attention: Use a mirror on sunny days, tie clothing to a pole and wave in the air or wave your arms.

Radio transmissions.

In an emergency, a VHF radio is the communication tool of choice when it comes to calling for help. Channel 16 VHF/FM and 2182 khz HF/SSB are the dedicated distress and calling frequencies. Each is monitored by the Coast Guard at all times.

Cellular phones are a good back-up option, but should never be considered a replacement for a VHF radio.

First aid kit.

An essential item for any boater: a specific-to-water-sports medical emergency preparedness kit. Such kits can be purchased at most marine supply stores.

Friendly heat. Not-so-friendly flames.

Life on board requires the same (if not more) attention to cooking, heating and ventilation safety basics as does life on land.

Stove basics.

- Cooking and heating stoves can explode or cause fires. Choose carefully, install correctly, operate safely, maintain regularly.
- Research which onboard fuel is the best for your vessel. Gasoline, naphtha and benzene are highly volatile and prohibited by law for onboard use.
- Never use a match or flame to check for leaks.
- Pay particular attention to the master shut-off valve, as it keeps petroleum fuel vapors from escaping. Check twice a week.



- Install stoves as far away from the engine or other machinery as possible. Stoves should be permanently secured and cooking stoves on sailboats should be gimbaled. Woodwork above (and within 18 inches) of a stove should be protected with fireproof material. Keep area clear of flammables.
- Buy fire extinguishers appropriate to the onboard fuel types.

When lightning (doesn't) strike.

If you're in (or on) the water when a lightning storm strikes, knowing what to do can save your life. If you hear thunder (or see lightning) in the distance, head for shore. Once there, stay away from metal objects such as poles, umbrellas and wire fences.

Avoid standing under trees or on a hill. Lightning strikes at the highest point. Seek shelter. Stay calm.

Fire extinguishers: Your new best friend.

What's the single greatest cause of damage to pleasure boats? Fire and explosion. The first – and final – word on fire extinguishers: Store safely. Inspect monthly. Recharge regularly. Learn how to use.

It is also very important to know how your ventilation system works, as gasoline vapors can – and do – explode. For further information on ventilation requirements, contact the Coast Guard.

Protect yourself and your property. Review your owner's manual. Check with the Coast Guard to determine what type (and how many) fire extinguishers are required for your particular vessel.

Carbon monoxide: It's a killer.

Carbon monoxide is a colorless, odorless and tasteless gas. Most often, it is generated by an open-flame device: stove, space heater, fireplace, charcoal grill, engine or generator.

Watch for:

- A break, crack or leak in the exhaust system.
- Fumes piped overboard that may be recycling back through the engine intake vent.
- An engine or generator being operated in a confined area.

Precautions to take.

- Install a carbon monoxide detector below deck.
- Make sure your boat is well ventilated.
- Open hatches and ports while cruising.
- Never operate a portable generator inside the cabin.

In case of fire.

In such an emergency, your life – and the lives of others on board – comes first. Remember:

- If a fire appears to be out of control, radio immediately for help.
- If you're not wearing a life jacket, put one on. If necessary, prepare to leave the boat.
- In the event of a fiberglass fire, leave the boat immediately. Noxious fumes and extreme heat are very dangerous.
- Always fight a fire with your back to an exit. Don't get trapped.
- Replace or recharge fire extinguishers after every use, even after a partial discharge.

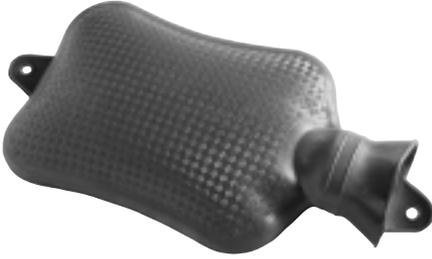
Person overboard? Stay calm.

Knowing what to do in an emergency can mean the difference between life and death – which is one really good reason to take a safe boating class.

Although we can't list all the "rescue rules," here's an overview:

- If you're on the boat, stay calm.
- Immediately throw a flotation device (or any object that floats) near the person who's in trouble.
- Keep a lookout. Victims can disappear from sight in a flash.
- At night, shine a flashlight on the person overboard.
- Boat drivers should make a sharp turn at slow speed and return to the accident site. Approach slowly. Turn off the engine several feet away from the person in the water.





- Toss in a line or extend a paddle. Lead the person to the side or the stern of the boat. Help them reach a diving platform or boarding ladder. Help them get back into the boat.
- If the victim is injured or unconscious, a crew member may have to put on a life-jacket and enter the water to assist. If the person isn't breathing, call for assistance – then perform CPR.
- Keep the person as dry and warm as possible. Treat for hypothermia if necessary. Do not offer alcohol or hot drinks.

If you're in the water, stay calm.

- If your vessel capsizes but doesn't sink, stay with the boat.
- Hopefully, you were wearing a life jacket.
- If possible, pull yourself up onto the hull. If you can reach a flotation device, put it on.
- Don't swim. Remain still. If you swim, your body will cool at a faster rate and your chances of survival will decrease.
- Hold your arms against the sides of your chest. Raise your thighs to your groin area. This can increase survival time by 50 percent.
- If more than one person is in the water, come together in a chest-to-chest huddle.
- Shore may look close, but it usually isn't. Follow the proven rules and survive.

Hypothermia: How to avoid it.

Hypothermia is a long word with a simple explanation: When your body loses heat faster than it can produce it, normal body functions can no longer occur. In other words, hypothermia can result in loss of consciousness, heart failure and death.

When is hypothermia most likely to occur?

If someone spends more than 15 minutes in very cold water, it's a possibility.

First signs of hypothermia.

- Uncontrollable shivering.
- Memory lapse.
- Immobile or fumbling hands.
- A stumbling, lurching gait.
- Inability to get up, even after a rest.
- Slow or slurred speech.

On-site emergency treatment.

It is very important to give a victim immediate treatment before seeking additional medical help. The wrong treatment, however, can make things worse; so keep this list handy.

- If possible, place the person under shelter. Remove wet clothing.
- If the person is conscious and can swallow without difficulty, a warm sugary drink may help. If the situation isn't serious, this may be all that's needed.
- If possible, apply heat to the person's upper body. A warm bath, shower or hot water bottle works. Sleeping bags, blankets and another (warm) body can also help.
- In the most serious of cases, CPR or heart massage may be required.

Things that make hypothermia worse.

- Do not give a victim alcohol or vigorously rub their body.
- Never wrap a person suffering from hypothermia in a blanket without adding an additional heat source such as a hot water bottle or the warm body of a friend.

Alcohol, drugs and water sports don't mix.

Water-skiing: Riding the big blue.

Water-skiing provides a fast, exciting ride. It's also a "team sport," requiring three people to play: the boat driver, an onboard observer and the skier. All three have a specific responsibility to protect and watch out for each other.

Advice for the team.

- By law, most states require a "three-person team" for ski activity.
- Ski only during daylight hours, never at night.

- Keep boat speed appropriate to the water conditions and to the experience of the skier. When a skier falls at excessive speed, serious injuries can result.
- When a skier falls, the observer should immediately hold up a red “skier down” flag. The boat should return immediately to pick the person up.
- Turn off the engine when helping the skier back into the boat.
- Practice new stunts responsibly.
- When you fall, avoid falling forward if at all possible.
- Let your onboard team know you're safe by clasp your hands over your head or by holding your ski up in a vertical position.
- Continue to hold your ski up so other boats can spot you.

Things a skier shouldn't do.

- Always wear a life jacket specifically designed for water-skiing. Always wear bindings that fit properly.
- Keep your equipment in good shape.
- Learn (and use) skier hand signals to communicate with your team.
- Watch the water ahead of you at all times.
- Don't wrap the rope around any part of your body.
- Don't put any part of your body through the bridle.
- Don't ski close to other boat traffic.
- Don't attempt a fast landing directly toward shore.

Boat insurance makes for happy trips.



As a financial investment, your boat is worth protecting.

Even more important is protecting the health of your friends, family and others who may join you on water adventures.

For your personal safety (and the safety of others), SAFECO suggests boaters, swimmers, skiers and other water-sport participants take relevant community-based safety classes.

Always keep an up-to-date inventory of your equipment. Check with your SAFECO agent to make sure you have adequate coverage for:

- Liability
- Damage
- Equipment
- Vandalism
- Theft

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Thanks for your time.

If you'd like to share your experiences with us, SAFECO would be more than happy to take notice. Contact us at:

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This publication is not meant to be a complete listing of safe practices, but merely an introductory guide.