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The David Agency Gazette

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Dear David Agency Boating Clients:

We wish you a safe boating season. Following is a list of the Top 10 Boating Safety Tips from one of our top marine insurers. Please share with your crew and fellow boaters.

Thank you and good sailing.

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Top Ten Recreational Boating Safety Tips

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According to the U.S. Coast Guard, there are close to 13 million registered recreational boats in the United States. With so many boaters enjoying the waterways, it is no surprise that nearly 4,800 boating accidents were reported in 2009⁽¹⁾, with far more that go unreported. To learn more about accidental reporting regulations, please visit www.uscg.boating.org/safety/accident_reporting.aspx. Property damage reported in 2009 totaled more than \$36 million dollars.

Though the statistics are sobering, the risk of injuries and accidents can be minimized. A vast majority of reported accidents involve operator controllable factors, including operator error and poor or improper boat maintenance. ACE Recreational Marine Insurance[®] is pleased to offer a top ten list of tips to help recreational boaters stay safe and reduce the number of preventable accidents that occur each year.

There's no mystery to boating safety. Understanding and obeying navigational rules and safety procedures has proven to save lives while reducing injuries and property damage. Having the proper insurance in place will help make boating more stress-free and enjoyable as well.

The content herein is provided as general information and is not intended to act as, amend, replace, alter or modify advice given by a marine surveyor or loss control specialist and shall not serve as the basis of or otherwise change, alter or amend the terms or conditions contained in any contract or policy of insurance or its declarations. Insurance buyers should consult their agent, broker or other insurance professional if they have questions about their insurance needs.

ACE Recreational Marine Insurance is the marine marketing and underwriting division of ACE Private Risk Services, a division of ACE USA, the U.S.-based retail operating division of the ACE Group. Insurance policies issued by ACE Recreational Marine Insurance are underwritten by the insurance companies of ACE USA that are rated A+ (Superior) by A.M. Best Company and A+ (Very Strong) by Standard & Poor's. *Company ratings as of June 1, 2011.



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ACE's Top Ten Recreational Boating Safety Tips

- 1. Always wear a life jacket and insist that your crew and guests do the same.** Approximately 75 percent of all fatal boating accident victims drowned in 2009.⁽¹⁾ Eighty-four percent of those who drowned were not wearing a personal flotation device (PFD) or life jacket. Always have an adequate supply of personal flotation devices aboard. Make sure that children are wearing appropriate life jackets that fit correctly. Drowning was the reported cause of death for approximately 50 percent of the children who perished in boating accidents in 2009. Seven out of every 10 boaters who drowned were on vessels less than 21' in length. In cold water areas, life jackets are even more important. A fall into water colder than 60 degrees (Fahrenheit) can induce "cold shock" – a sudden gasping for air that can increase the risk of drowning, especially in older people.
- 2. Never drink alcohol while boating.** Alcohol use is the leading contributing factor in fatal boating accidents, and the leading factor in 16% of all boating deaths in 2009. Stay sharp on the water by leaving the alcohol on dry land.⁽¹⁾
- 3. Operator errors account for 70% of boating accidents – take a boating safety course.** Eighty-six percent of all reported boating fatalities in 2009 occurred on boats where the operator had not completed a boating safety course.⁽¹⁾ You may even qualify for a reduced insurance rate if you complete a safety course. Contact your local Coast Guard Auxiliary, U.S. Power Squadron chapter⁽²⁾ or visit www.uscg.mil for more information on courses in your area.
- 4. Stay in control by taking charge of your safety and that of your passengers.** Boaters between the ages of 36 and 55 accounted for the highest rate of accidents, injuries and fatalities in 2009.⁽¹⁾ Don't forget that safety begins with you.
- 5. Understand and obey boating safety recommendations and navigational rules.** Imagine the mayhem that would result if car drivers disregarded highway traffic laws. Know and understand boating safety procedures and rules of navigation before taking to the water, and practice them without fail.
- 6. Operate at a safe speed and always maintain a careful lookout.** Overall, operator inattention, operator inexperience, excess speed and improper lookout were the leading contributing factors in all reported accidents.⁽¹⁾ Know your boat's limitations as well as your own. Take note of visibility, traffic density and the proximity of navigation hazards like shoals, rocks or floating objects. Don't invite a collision by going faster than is prudent.
- 7. Check the weather forecast.** A calm day can quickly turn ugly on the water. Keep an eye out for changing weather conditions and stay on top of the forecast while boating. Promptly heed all weather and storm advisories.
- 8. Hyperthermia is a significant risk factor for injury and even death while boating.** Cold water accelerates the onset and progression of hypothermia since body heat can be lost 25 times faster in cold water than in cold air. The closer you are to rescue support the better your chances are, therefore an Emergency Position Indicating Radio Beacon or Global Positioning System interfaced Emergency Position Indicating Radio Beacon (EPIRB/GPIRB), and/or a Personal Locator Beacon (PLB), is recommended especially when boating in waters that are below 59°F. These safety devices should be considered when boating in waters of any temperature. Boaters can be at risk of hyperthermia in warm waters, where expected time of survival can be as little as two hours in waters as warm as 60 – 70°F. To learn hypothermia risk factors and how to better your chances of survival, visit http://seagrant.umn.edu/coastal_communities/hypothermia.
- 9. Use a carbon monoxide (CO) detector. CO can harm and even kill you inside or on the deck of your boat.** All internal combustion engines emit carbon monoxide, an odorless, tasteless, colorless, poisonous gas that can make you sick in seconds and kill in minutes. Even just a few breaths in high enough concentrations can be fatal. CO symptoms are similar to seasickness or alcohol intoxication, and can affect you whether you are underway, moored or anchored. Remember, you cannot see, smell or taste CO so know the symptoms of carbon monoxide poisoning and avoid extended use of the transom area when engines are operating. To learn more about the symptoms of CO sickness and how to keep you and others safe, visit www.uscg.boating.org/safety/carbon_monoxide.aspx.
- 10. File a float plan.** The U.S. Coast Guard recommends that you always tell a friend or family member where you plan to go and when you'll be back. Make it a habit before leaving on any boat trip. The proper officials can be notified promptly if you don't return when expected.

Remember, you can have your vessel checked for safety – for free! The U.S. Coast Guard Auxiliary and U.S. Power Squadron offer Vessel Safety Checks at no cost. Their certified vessel examiners will check your boat's equipment and provide information about its use, safety procedures and applicable regulations. Unsafe boats are a threat to all recreational boaters. Make sure your vessel is as safe as possible. Carry USCG currently approved visual distress signals at all times. Visit the U.S. Coast Guard web site at www.uscgboating.org/fedreqs/default.html for more information.

(1) http://www.uscgboating.org/statistics/accident_statistics.aspx

(2) United States Power Squadron. www.usps.org



Personal Flotation Devices

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A World of Protection

For more than two centuries¹ ACE Recreational Marine Insurance has been the choice of conscientious boat owners nationwide.

We offer superior insurance coverage for all sizes of vessels — from ski boats to large luxury yachts.

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- Recreational Boats less than 27 feet
- Mega-Yachts and Luxury Sailboats
- Sport Fishing Boats
- Classic Boats
- High Performance Vessels
- Ski Boats
- Personal Watercraft
- Select Charter Vessels
- Many other programs available

¹ACE Recreational Marine Insurance and its predecessor company have been continuously providing marine insurance coverage since 1792.

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All Personal Flotation Devices (PFDs) or life jackets aboard your vessel should be in good condition and have a Coast Guard Approval Number. Sizes must correspond to the needs of intended users. Wearable PFDs must be readily accessible so they can be put on quickly if an emergency arises. They should not be stowed in plastic bags, placed in locked or dosed compartments or placed beneath other gear. PFDs designed to be thrown must also be readily available.

Though not always required by law, prudence dictates that a life jacket should be worn at all times when the vessel is underway. It cannot save your life if you are not wearing it. Many states now require that all children don an approved life jacket and new regulations have been introduced that require all children to wear one even if the boat is tied to a dock. We recommend consulting with your local boating resources for specific laws and child age requirements.

Boats less than 16 feet in length (including canoes and kayaks) must be equipped with one Type I, II, III or V PFD for each person aboard. Boats 16 feet and longer must be equipped with one Type I, II, III or V PFD for each person aboard plus one Type IV.

Remember, life jackets can keep you from sinking, but not necessarily from drowning. Only a Type I PFD is designed to turn an unconscious person's face upward and out of the water. Take extra time when selecting a PFD to make certain it fits properly. For extra reassurance, test your life jacket in shallow water or a guarded swimming pool.

Types of PFDs

Type I PFD, also called an off-shore life jacket, provides the most buoyancy. It is effective in all waters, especially open, rough or remote waters where rescue may be delayed. It is designed to turn most unconscious wearers in the water to a face-up position. The Type I comes in two sizes.* The adult size provides at least 22 pounds of buoyancy; the child size, at least 11 pounds. It is the only type approved for most commercial uses, such as chartering.

Type II PFD, or Near-shore buoyant vest, is intended for calm, inland water or where there is a good chance of quick rescue. This type will turn some unconscious wearers to a face-up position in the water, but not as many as Type I under the same conditions. An adult-size device provides at least 15 1/2 pounds of buoyancy; a medium child size 11 pounds. Infant and small child sizes each provide at least seven pounds of buoyancy.

Type III PFD, or Flotation Aid, is also good for calm, inland water or where there is a good chance of quick rescue. It is designed so wearers can place themselves in a face-up position in the water, although they may have to tilt their heads back to avoid turning face-down. The Type III has the same minimum buoyancy as the Type II. It comes in many styles, colors and sizes and is generally the most comfortable type for continuous wear. Float coats, fishing vests and vests designed with features suitable for various water sport activities are examples of this type.

Type IV PFD, or Throwable Device, is designed to be thrown to a person in the water, and grasped and held by the user until rescued. It is not designed for use as a personal flotation device that can be worn with confidence. Type IV devices include buoyant cushions, ring buoys and horseshoe buoys. Ring buoys and horseshoe buoys should have a 60-foot length of 1/4-inch polypropylene (which floats) attached for emergency use.

Type V PFD, or Special Use Device, is intended for specific activities and may be carried instead of another PFD only if used according to the approved condition designated on the label. Some Type V devices provide significant hypothermia protection. Varieties include deck suits, work vests, board sailing vests and hybrid PFDs. Type V PFDs have use restrictions marked on them that must be observed. If a Type V PFD is to be counted toward minimum carriage requirements, it must be worn.

Type V Hybrid Inflatable PFD is the least bulky of all PFD types. It contains a small amount of inherent buoyancy and an inflatable chamber. Its performance is equal to Type I, II or III PFDs (as noted on the PFD label) when inflated. To be acceptable, hybrid PFDs must be worn when underway.

* When purchasing or using a PFD, you should consult your local safe boating resources and consider that larger children may not fit properly in a child's PFD, and smaller adults may not be large enough to be properly protected with an adult PFD. Be sure to check the "user weight" on the PFD label. Professional advice will help you select the safest PFD for each individual.

Water Skiing and PFDs

Water skiers are considered "on board" the vessel even when being pulled behind it and a PFD is needed for the purposes of compliance with PFD carriage requirements. Skiers are advised to wear a life jacket designed to withstand the impact of hitting the water at high speed. Note that the "impact class" marking on the label refers to PFD strength, not personal protection. Some state laws require skiers to wear a PFD.