

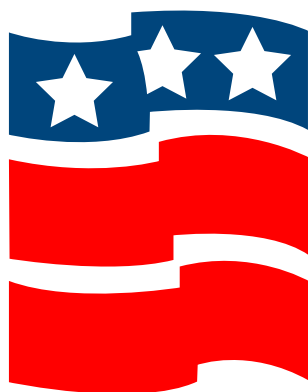
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# Boating safety tips every captain needs to know.

If you're a boating enthusiast, this is your time of year! The Northeast offers so many opportunities for summer fun on the water. To protect your vessel and passengers through all your adventures, it's important to follow these boating safety tips.

**1. Study up before you shove off.** Most Northeast states require boaters to take some kind of course before they can operate a motorized boat. For instance, Maine, New Hampshire,

and Vermont laws all require boaters to take a course and obtain a boater education card or certificate.

**2. Stock up on safety equipment.** Life jackets (enough for everyone on board), throwable flotation devices, fire extinguishers, visual distress signals, and sound devices (like a horn or bell) are all required by law. Besides these items, there are many other highly recommended pieces of boating safety equipment. [Learn more about all the required and recommended safety equipment.](#)

**3. Prep your passengers.** Have a safety talk with your passengers and crew. Make sure everyone knows:

- The locations of all emergency equipment, such as personal flotation devices, fire extinguishers, visual distress signals (such as flares), first aid kit, and bilge pump
- The importance of wearing their life jackets
- How to respond to a fire or someone falling overboard
- How to signal for help or use the radio to make a mayday call
- How to anchor the boat and handle the lines (ropes)

**4. Be a safe captain.** Whoever is piloting the boat has an even bigger responsibility for the safety of everyone on board. If you're in charge, remember:

- Let someone know your float plan. Make sure someone back on land knows where you're going, how long you plan to be gone, and how you can be contacted.
- Do a pre-departure check of all safety equipment, fuel and oil levels, lines, and ventilation.
- Operate at a safe speed. Just as when you're driving a car, driving your boat too fast makes it harder to react to obstacles and maneuver around them.
- Keep a close eye on the weather. Check the forecast before you leave, and cancel plans if storms are

predicted. If an unexpected storm arises while you're out, get off the water as quickly as possible.

- Avoid alcohol. Boating while intoxicated is a federal offense subject to fines and criminal penalties. It's also very dangerous; almost half of all boating accidents involve alcohol.
- Set a good example. Wear your life jacket and follow safety rules.

And of course, don't get on board without [adequate boat insurance](#) to protect your investment.

Follow these boating safety tips, and you'll arrive back at the dock with a smiling crew, a ship-shape vessel – and lots of fond memories.

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# Cabin safety tips: Put safety first at your second home.

You go to your cabin to get away from everyday life and to spend time with the people you love. So, keeping it (and the people in it) as safe as possible is a top priority. Follow these cabin safety tips to keep your second home and all the activities that go with it hazard-free.

## Home safety.

When you're not outside enjoying nature, follow these tips to stay safe and cozy inside your cabin:

- Install smoke and carbon monoxide detectors. If you've been away from your cabin for a while, test them to make sure they're still working. [Learn how to choose the right detectors](#) for your cabin.
- Stock an emergency kit in case of power outages or natural disasters. [Here's what to put in your emergency kit](#).
- Consider installing a security system or using smart home technology to monitor your vacation home remotely.

- When you're away from the cabin, use timers for your lights to make the home appear occupied. This deters possible intruders.

## **Dock safety.**

Here's how to enjoy your dock without taking a dive:

- Establish a strict "no running" rule on your dock to avoid falls.
- Make sure your dock and any walkways leading to it are welllit.
- Install dock handrails for those who need extra support.
- Keep a dock box stocked with extra life jackets and life rings in case anyone takes an unplanned dip.
- Regularly check ropes and tow lines; replace frayed or damaged ones.

## **Bonfire safety.**

What's cabin life without a bonfire and s'mores? Keep flames fun and festive by following these precautions:

- Check the weather report. If strong winds are predicted, or if there's a fire advisory for your area, postpone your bonfire to another day.
- Keep kids, pets, and any flammable items (like wooden chairs) at least three feet away from the fire.
- Don't throw anything into the fire; embers could rise out of the flames and cause burns.
- Keep a water hose, a bucket of water, a bucket of sand and/or a fire extinguisher on hand to put out unwanted flames.
- Make sure someone has a phone to call 911 in case of a fire emergency.
- Never leave a fire unattended.
- When the festivities are over, extinguish the fire safely and completely. [Watch this video from Smokey the Bear to learn how.](#)

## Boating safety.

Maybe if the castaways on that old sitcom had taken a few boating safety precautions (like checking the weather forecast), they wouldn't have been stuck on that island for 15 years. Learn from their mistakes and brush up on boating safety with our blog, [7 Boating Safety Tips for Smooth Sailing This Summer](#).

## Kayaking and canoeing safety.

Prepare for safe paddling with these tips:

- Always wear a life vest.
- Don't go it alone; paddle with a buddy. Even the most experienced paddler can run into trouble sometimes.
- Never lose sight of the shoreline.
- If you're inexperienced, consider taking a class before venturing out.

Follow these tips to store your equipment safely:

- Store kayaks and canoes out of the sun; ultraviolet rays can degrade almost any type of hull material (except aluminum).
- Store your canoe upside down, so the gunwales support its weight.
- Store kayaks standing on one end, on their side, or upside down.

It's always a little sad to leave your cabin behind. But you can feel better about it when you know it's protected. Patriot Insurance Company offers [Dwelling Fire Insurance](#) to safeguard your second home from fire and other dangers.

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# A checklist of the most important boating safety equipment.

Boating safety isn't just about what you do, it also depends on what you take with you. Before you leave the dock, make sure you're stocked with these key boating safety items.

## **Boating safety equipment required by law:**

- **Life jackets.** Also known as personal flotation devices (PFDs), life jackets are required for every person on board, according to federal and state laws. So, if you have 10 people on board, you must have at least 10 life jackets available. Most New England states also require children under a certain age to wear their life jackets at all times while on board. Anyone being towed behind your boat (water skiers, etc.) must wear a life jacket as well.

Choose Coast Guard-approved life jackets. For help in selecting the right life jackets for your family, visit the [Coast Guard's website](#).

- **Throwable flotation device.** The most familiar throwable flotation device is the life ring, which has a rope attached to help tow overboard passengers back to the boat. There are also flotation devices that double as cushions for boat seating. Throwable devices are recommended for all boats and are required by law for boats over a certain size. For example, in Maine, New Hampshire, and Vermont, boats longer than 16 feet must have at least one throwable flotation device on board.
- **Fire extinguisher.** Depending on the size of your boat, you'll need at least one B-1 type fire extinguisher on

board. Larger boats may require multiple B-1 and/or B-2 type extinguishers. You can read a full explanation of the required fire extinguishers for boat use [here](#). Make sure everyone on board knows how to operate the extinguisher in case of an emergency.

- **Visual Distress Signals.** These include aerial flares, smoke signals, electric lights, and flags (for daytime use). Regulations vary by state, the size of your boat, and the waters in which you're boating, but most boats are required to have at least some of the nighttime devices, and larger ones need both daytime and nighttime signals. You can visit [Boat U.S. Foundation's website](#) for a more detailed explanation of which devices are required for your boat.
- **Sound Devices.** Nearly all boats are required to have some type of sound signaling device, such as a bell, whistle, or air horn. Boats between 39.4 and 65.6 feet in length are required to have both a bell and a whistle. Besides signaling others for help, sound devices can be used for navigation to alert other boats of your intentions. Sound devices can be especially helpful in foggy conditions when visual distress signals may be less effective.

Federal requirements for boating safety equipment, listed according to boat size, can be accessed at the [Boat U.S. Foundation's website](#). Keep in mind that some state requirements go above and beyond federal regulations, so be aware of your state rules when equipping your boat.

Additional safety equipment not required by law but still important:

- First aid kit
- Anchor with line
- Alternate propulsion devices (paddles or oars to use if

your boat's engine fails)

- VHF radio to call for help (cell service may not be available)
- Spare batteries for battery-operated devices
- Flashlight
- Toolkit

The right safety equipment can give you greater peace of mind on the water; so can having a [good insurance policy for your boat](#). An [independent, local agent](#) can help you get the best one for you. With everything in place, you can relax and enjoy a summer of boating fun with your family.

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# Checklist: Winter Storage for Boats.

Sadly, boating season will come to an end soon, and Old Man Winter will be paving the way for snowmobiles. Winter storage for boats takes some careful planning. If you follow a checklist, winterizing your boat can be easy, ensuring your boat will be in great shape come spring.

For safe winter storage for your boat, follow our checklist:

## **Inspect for damage.**

- Thoroughly inspect the boat for any damage. Repair now, if possible.
- Check electrical systems and appliances to make sure they are functioning properly (make repairs before storing the boat, if possible).
- Check the battery to make sure it is fully charged before storing.

## **Prep the fuel system.**

- Fill the fuel tank but leave enough room for expansion.
- Treat the fuel with a stabilizer, then run the engine for 10 minutes to get it circulating throughout the engine.
- Seal the fuel valves.

## **Winterize the engine.**

- Change the oil and replace filters.
- Flush the engine with fresh water, then let it drain.
- Wash the engine with soap and water. Rinse thoroughly.
- Fog the engine cylinders with an aerosol fogging solution.
- Lubricate the engine's grease fittings.

### **Flush the cooling system.**

- Drain any remaining coolant.
- Run a less toxic propylene glycol antifreeze through the system.

### **Clean inside and out.**

- Clean the boat inside and out, removing any plant life or barnacles.
- Remove any valuables from inside the boat.
- Take out any food or drinks.
- Bring home any cushions and store them in a cool, dry place.

### **Store your boat.**

- Remove the battery and store it in a safe, dry spot.
- Consider purchasing a dehumidifier for the storage area to help prevent mildew.
- Lock your boat (and leave a key with the marina manager, if applicable).
- Cover and store your boat.
- Check your boat periodically or have the marina check it and report to you.

Then, when spring comes around, make sure you have the right protection for your boat. Talk to one of our local, independent [agents](#) about [boat insurance](#).



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