



# Boating Guide

# Maintaining Your Boat

Boats, much like cars, must have regular maintenance to ensure safety and performance.

Neglecting essential upkeep could leave you stranded in the middle of nowhere. Here's how to regularly maintain your boat to ensure outings are both fun and safe.

## PREPPING ANNUALLY

If your boat has remained unused over the winter or for an extended period, conduct a thorough examination before taking it back on the water. Begin by inspecting the fuel system for any leaks or signs of wear.

Check the electrical system for any visible problems. Clean corrosion from the terminals and either test or recharge the battery as needed. If you notice any other system irregularities, call an electrician.

Examine hoses for softness, brittleness or cracks, and make sure all connections are solid. Finally, check your fluid levels, since that's crucial for top performance.

## CHANGING THE OIL

The recommended oil-change schedule for inboard, four-stroke outboard and stern-drive boats is every 100 hours of operation — or at least once a year.

Unlike with cars, our waterways don't have quick oil

change services available. So, you will need to learn to perform this task yourself or take the boat to a local dealership or service center.

Always purchase oil that follows manufacturer guidelines and meets the standards set by the National Marine Manufacturers Association.

## INSPECTING YOUR PROP

Remove the propeller several times a year and examine the propshaft for any accumulation of fishing line. Discarded or lost fishing line can float on the water's surface and may become entangled in the propellers of passing boats. If this line becomes lodged between

the propeller hub and the gear case or wraps around the propshaft, it could damage the prop or its seal.

Refer to your owner's manual for detailed instructions on how to safely remove your propeller.

## WASHING THE BOAT

Washing your boat is akin to

a car wash, but in this instance, it serves more than just aesthetic purposes.

Wash boats after each outing, especially if they have been in saltwater. Salt can cause corrosion to metal components, leading to the deterioration of fasteners and other hardware over time.



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# Sharpen Your Skills

Certain boat safety skills are essential, particularly when navigating around others.

If you're a novice, if it's been a while since you've boated or if you're going to be driving an unfamiliar boat, sharpen these skills before you hit the water. It will help ensure the safety of your passengers, yourself and those around you.

## STEERING

Steering a boat differs significantly from steering a car or truck. A key element to safety in this unique driving environment is taking things slowly. Unlike with other vehicles where you are enclosed and protected, an unsafe steering maneuver could lead to serious injury. Steering a boat involves being mindful of your surroundings, including passengers and other vessels. You don't have access to brakes, which makes careful steering – and managing your speed – vitally important. Every throttle is different, so familiarize yourself with it when taking out a new boat.

## DOCKING

Safely docking your boat at the end of each journey can be one of the most challenging skills to acquire. Boats require initiating turns earlier than you would in a car. Since there are no brakes, it's important to



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adequately reduce your speed before making a turn and then pulling into the boat slip. Each docking attempt can vary due to factors such as the number of nearby boats, water currents and wind conditions. Take whatever time is necessary to carefully and safely return your boat.

## BALANCE

Evenly distribute your passengers, gear and other carry-on items throughout the boat, balancing everything. This minimizes resistance for easier steering and better gas mileage. It also helps stabilize the boat. Leaning vessels are at risk of losing a passenger

or even capsizing.

## STAY AWARE

There will be occasions when lots of other boats are on the water with you, particularly during the peak of summer or holidays such as the Fourth of July. Even during a much quieter day on

the water, stay vigilant at all times. Other vessels may suddenly appear from behind a dock or around a bend in the waterway. Since it is impossible to simultaneously monitor every direction, designate a companion on board to help with spotting, maneuvering and other needs for operation.

# Inside Boat Insurance

Do you need boat insurance? Several factors go into making this decision.

Depending on the size and type, the boat might fall under your homeowner's policy, making additional insurance unnecessary. In other cases, insurance may be required. Review your local laws and discuss your options with a qualified professional before committing to any new plan.

## IS INSURANCE NECESSARY?

Boat insurance may be included in standard homeowner's or renter's insurance policies. Just remember that they may limit boat coverage, with figures sometimes as low as \$1,000 or 10% of the total home insurance value. These policies also do not provide liability coverage. Generally, smaller and less expensive boats like canoes, kayaks or those with very small engines are covered under home insurance. However, larger vessels like wave runners, boats capable of going more than 25 miles an hour, larger sailboats, pontoon boats and yachts will require a dedicated insurance policy.

## WHAT DOES IT COVER?

Boat insurance policies protect against physical damage to the vessel, while also covering theft, medical expenses from injury and damage to other property. The

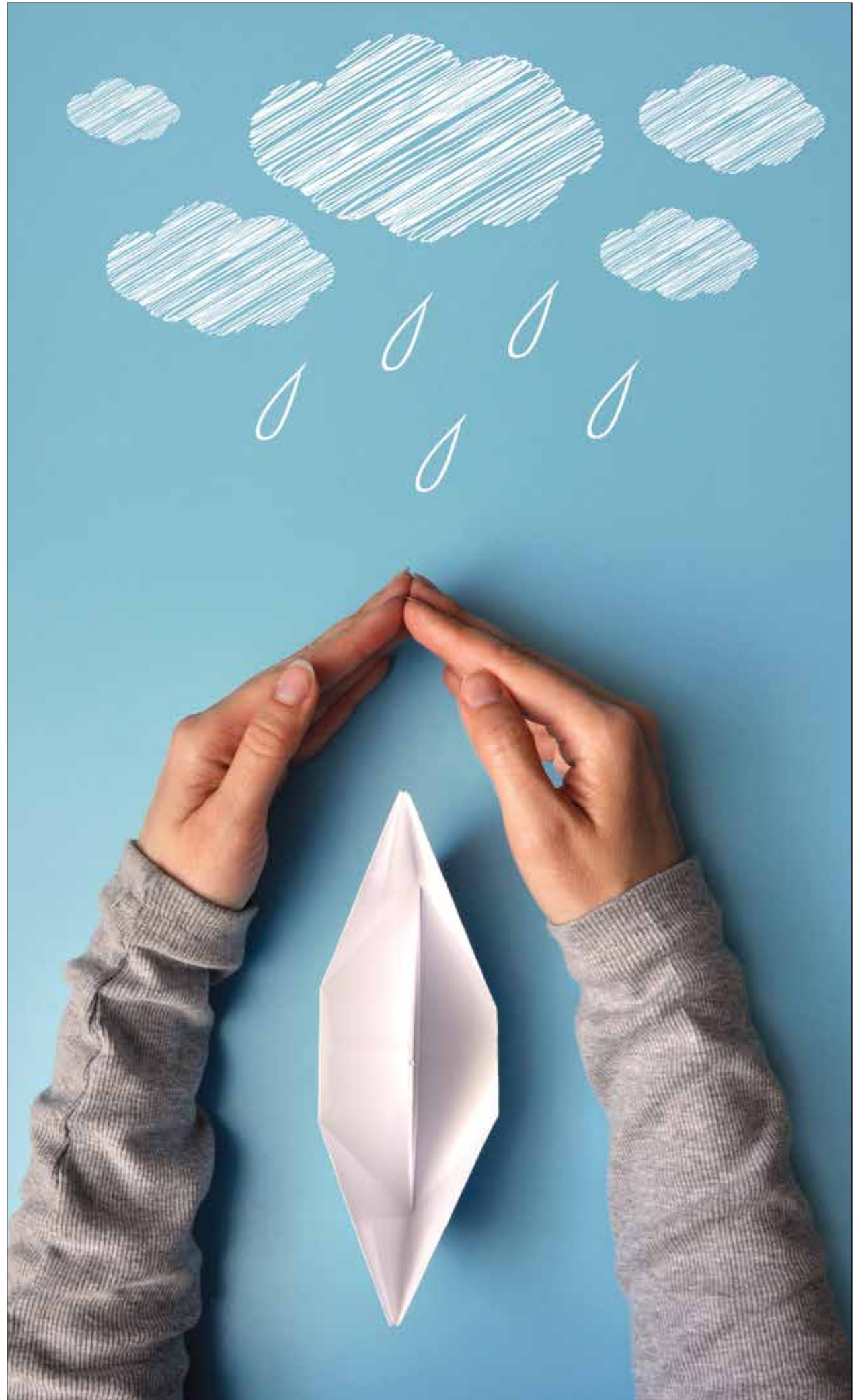
policy assesses the boat's market value using pricing guides and other resources. Various deductibles are often applicable to different types of claims.

## TYPES OF POLICIES

In general, there are two primary types of boat insurance, and each has its own distinct coverage and premium. An actual cash value policy compensates for replacement costs minus depreciation at the time of the incident. On the other hand, an agreed-upon value policy determines a number based on a mutually established amount provided by you and the insurer for your boat. In the event of a total loss, you will receive the agreed-upon amount. This policy may cover the replacement of older items in the event of a partial loss.

## OTHER PROTECTIONS

In addition to actual cash value and agreed-upon value policies, you may add other common protections to your boat insurance. Some may be automatically included. Discuss your policy with a trusted agent, keeping an eye out for protections like physical loss or damage to the boat itself, and theft of the boat. You may want towing service, or coverage for damage caused to another person's property, medical expenses or liability for guest passengers. Some boaters add coverage for trailers or boat accessories and the loss or theft of personal belongings, as well.



# Caught in a Storm?

Don't let fast-moving and intense weather systems catch you off guard.

It's easy to grow complacent about getting caught out in the water during a storm. If you boat long enough, rain is bound to fall. You may be relying on the low probability of being struck by lightning – which is approximately 1 in 1,000. But those odds go up significantly if you are the only boat around. So be prepared to ensure the safety of your family, guests, yourself and your boat.

## RAIN, RAIN GO AWAY

If rain begins to threaten, seek a sheltered area and drop anchor. Require everyone to wear their life jackets. If your boat has a cabin, take refuge inside – and avoid metal objects. Disconnect antennas and other electronic devices since they can be damaged by lightning. Lightning tends to strike at the highest point. On a boat, that's typically the mast, a Bimini top, or a fishing rod in a holder. It may even simply mean the tallest person aboard. Lower antennas, tops and fishing rods to minimize potential strike points.

## EARLY PREPAREDNESS

Always check the weather before boating and stay home if there are Coast Guard alerts. Discuss conditions on the water with dockhands or



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returning boaters before launch. Store charged GPS devices or handheld VHF radios in makeshift containers to protect from the rain, such as a metal box. Discuss adding comprehensive lightning insurance with your agent, since that can provide peace of mind in these situations.

## WHEN LIGHTNING STRIKES

If your boat is struck by lightning, remain calm and check for any injured or unconscious individuals on board. Those who are responsive and breathing are likely to be fine. For others, immediately begin CPR and try to contact the Coast Guard. In

rare cases, lightning can cause damage to the boat's hull, potentially causing a breach. Inspect bilges for water, seal any openings, activate your pumps and use a bail bucket to keep the vessel afloat. If water is rapidly entering, send out a distress signal over the radio or with flares.

## AFTER THE STORM

Afterward, closely inspect all communication, navigation and electronics devices for damage. Even if there are no visible issues, it may be smart to have the boat inspected once you return to shore. There may be hidden electrical damage or minor hull issues.

# Ready to Buy?

Before you decide on a new purchase, consider all its intended uses.

Will the boat primarily be for fishing, and if so, in what type of water? The requirements for a boat used in rivers or lakes differ significantly from those for an ocean vessel, and they can have very different designs. Consider whether you plan to host guests or spend nights aboard, since there are specific boats tailored for these purposes.

## FOR FIRST-TIMERS

First-time buyers should seek out a reputable dealer for their purchases. While private sellers may offer lower prices, inexperienced buyers may not recognize potential issues in a used boat. This can lead to significant problems – and you might be far from shore when you discover them. Professional dealers can guide you through various options, customizing the sale to fit your specific requirements. They can also provide the reassurance of a dealer-backed warranty.

## THE RIGHT CHOICE

Everyone is looking for boats designed for strength, durability and stability, but they come in various sizes based on your personal needs. Bowriders are an excellent choice for beginners or those focused on water sports. In contrast, high-performance



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boats are typically equipped with larger outboards, have narrower bodies and are designed to accommodate fewer passengers. This helps them go to higher speeds, but requires a high level of caution. Houseboats can provide a personal retreat on the water. Pontoons and tritoons boast a broader design and ample

seating that's perfect for leisurely outings with friends.

## CHECK THE PRICE

As with purchasing a car, it's easy to become sidetracked by the impressive features of the latest boats. Once you determine the type that suits your needs, however, the next step is to establish a budget.

High-performance boats can deliver an exhilarating experience, but they may not be ideal for those seeking a peaceful day with friends.

More importantly, they might cost far more than you need to spend.

## TIMING MATTERS

If you want to secure the

best possible deal, keep an eye on the calendar. Some of the most competitive prices occur as new models are released, since dealers want to clear out last year's inventory. Make time to attend local boat shows, where vendors are often eager to negotiate. That could open the door for significant savings.

# Life on a Boat

Many people dream of life aboard a boat — not just for fishing or sailing, but as an actual residence.

Living on a boat may evoke a romantic notion, but the reality involves careful planning, significant adjustments and high organization skills.

## IS THIS RIGHT FOR YOU?

Embracing an alternative lifestyle like this one can be appealing, yet there are unique challenges that are often absent on land. A primary concern is the limited space. Living in confined quarters can mean more frequent shopping trips because there isn't much storage. There are also practical considerations such as waste management, sanitation and physical upkeep.

## THINK SMALL

Transitioning from a house or apartment to the compact living space of a boat represents a substantial shift. Everything becomes smaller, from closets and storage to sleeping and bathing areas. There will also be less room for personal touches like photographs and artwork. Cleaning takes on a different significance, as mold and mildew can become prevalent issues and may require specialized cleaning products and tools.

## STAYING CONNECTED

Many marinas and docks that



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permit full-time living on a boat offer reliable internet and cell service, but some do not. This can affect where you choose to place your houseboat. Either way, prepare for potential connectivity issues which can affect internet, TV, phone and gaming.

## MAINTAINING THE BOAT

You'll need to brush up if you lack fundamental plumbing,

mechanical and electrical skills. Boats require more frequent maintenance, since the challenging conditions can make systems break down faster than those in traditional homes.

## EYE ON COSTS

Living on a boat represents a unique lifestyle choice rather than a cost-cutting strategy. In reality, houseboat residents

may incur higher expenses. If you opt to buy a boat suitable for living aboard, you'll still have a mortgage payment. Then you will also have to pay for slip fees and various safety measures. Insurance costs tend to be higher for live-aboards. Additional expenses may include waste disposal, electricity, fuel, internet service and parking for your vehicle.

## YOUR SOCIAL LIFE

Living on a boat is not necessarily suited for the introverted or those who prefer solitude. Boat communities are typically small and closely connected.

Residents often assist one another with the hardships of living on the water, and social interactions at the marina can occur frequently.

# Your Safety Checklist

The U.S. Coast Guard has several specific mandates for boaters, regardless of whether you're operating a small or large vessel.

Certain items like documentation, safety-related equipment and a fire extinguisher should be part of every voyage on the water. Never leave without a personal flotation device for everyone. Pay close attention to state regulations, as well. Ready to board? Here's a checklist to go over first:

## YOUR DOCUMENTATION

According to the U.S. Coast Guard's safety checklist, the boat's registration must be prominently displayed on the forward section of the vessel. The registration must be presented in plain, vertical, block characters that are at least three inches tall and in a color that contrasts with the background. Separate letters and numbers by a space or hyphen. The placement of your tax sticker must follow state regulations, and a state validation decal should be positioned within six inches of the state registration number.

## FLOATATION DEVICES

In addition to the required documentation, lifesaving equipment must be on board for emergencies. Children must be equipped with properly fitted personal flotation devices.



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Usage of PFDs while on the boat must comply with state regulations. Check the U.S. Coast Guard's official site for approved and mandated items.

## DISTRESS SIGNALS

According to the USCG, recreational boats measuring 16 feet or more that operate in coastal waters or the Great

Lakes must carry at least three pyrotechnic devices for daytime use. Three are required for nighttime use, as well as one non-pyrotechnic daytime signal such as a flag, and one non-pyrotechnic nighttime signal like an automatic SOS light. Non-pyrotechnic signaling devices are also required. They include red or orange flags,

strobe lights, flashlights, lanterns and signal mirrors.

## FIRE EXTINGUISHERS

Fire extinguishers are mandated under USCG regulations if there are any enclosed living spaces on the boat or when traveling on a double-bottomed hull that is not entirely sealed or filled with flotation

materials. Fuel tanks should be in good condition and appropriately sized for the boat. Additionally, fire extinguishers are necessary if there is an inboard engine, closed compartments for portable fuel storage, closed storage areas containing flammable materials, or permanently installed fuel tanks.