

Summer is upon us and we wanted to remind our policyholders who own boats to be safe on the waterways. A lot of boaters have years of practical experience on the water, but are you sure you know everything there is to know about staying safe while boating? This may be information you already know, but it's always good to review, especially when it comes to our safety and good health.

Did you know?

- A US Coast Guard study has determined that obeying the "Rules of the Road" can decrease the likelihood of a boating collision by 65%.
- About 80% of boating fatalities are attributed to drowning and that approximately 1/3 of those involve alcohol. A person operating a boat in Indiana is considered to be intoxicated if the concentration of alcohol in his or her blood is 0.08% or more.
- The Coast Guard reports that the top four contributing factors in boating accidents are:
 1. operator inattention
 2. careless or reckless operation
 3. operator inexperience
 4. excessive speeds
- According to Indiana Code 14-15-11, effective January 1, 1996, all motorboat or PWC operators must have a valid driver's license to operate on all Indiana public waters. Motor boat operators who are 15 may operate a motorboat or PWC under specific requirements. If you operate your motorboat while intoxicated, recklessly, or break the PWC laws, you could have points assessed against your drivers license.
- Coast Guard statistics show that 80% of all boating fatalities involve boats where the operators hadn't completed a boating safety education course.
- You are required to submit an accident report to the Indiana Department of Natural Resources if you are involved in a boating accident in the state of Indiana in which: Someone dies or disappears; a person is injured or requires medical treatment; Property damage exceeds \$200.

Online safe boating courses:

- IN Department of Natural Resources- <http://www.in.gov/dnr/lawenfor/education/boat-edu.htm>
- US Power Squadron- <http://www.usps.org/>
- US Coast Guard Auxiliary- www.cgaux.org
- Boat US Foundation- <http://www.boatus.org/onlinecourse/>. The course is recognized by the U.S. Coast Guard and the National Association of Boating Law Administrators and is accepted by many states as a certified boating safety course.

Other safe boating resources:

- Contact the local IN DNR conservation office (see separate list) for classroom courses.
- Download the Boat handbook at www.boat-ed.com/in/handbook or contact your local DNR office for a copy.
- Forums for discussion and sharing- www.Boated.com

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TEN MOST VIOLATED BOATING LAWS

- **Operating a Motorboat While Intoxicated:** One of the most serious boating offenses is operating a motorboat while intoxicated (sometimes referred to as "OMWI")- both a state and federal offense. Relevant evidence of intoxication results where blood alcohol is as little as 0.05%.
- **Operating a Boat in a Reckless Manner:** Two separate state law sections deal with the requirement that a person operate a boat in a careful and prudent manner. A third prohibits operations which may endanger others.
- **Operating in Excess of 10-Miles-Per-Hour at Night:** On Indiana waters (including the open waters of Lake Michigan), a person who operates a boat at greater than ten miles per hour, between sunset and sunrise, commits a Class C infraction.
- **Entry into a No-Boat Zone:** Through an agreement between the U.S. Coast Guard and Indiana, and as provided by state statute, zones have been designated by rule on public waters where boating activities are limited or restricted.
- **Towing a Waterskier Unlawfully:** A person who operates a motorboat may not tow a water ski or similar object unless the boat is occupied by at least one other person, and the other person is giving full attention to the water skier.
- **Failure to Have Sufficient Lawful Life Preservers ("Personal Floatation Devices") Onboard:** A person must not use a boat less than 16-feet long, a canoe, or kayak unless there is at least one life preserver defined by the U.S. Coast Guard as a Type I, II, III, or IV personal floatation device for each person onboard.
- **Operating a Personal Watercraft Unlawfully:** A personal watercraft is a "motorboat" and must comply with all the requirements governing the operation of motorboats.
- **Riding Gunwales or Bow Decking:** A person operating a motorboat must not allow a person to be on the gunwales.
- **Failure to Obtain or Produce a Motorboat Registration:** Every motorboat principally used on the waters of Indiana must be registered with the Indiana Bureau of Motor Vehicles and numbered.

Contact the Indiana Department of Natural Resources for "the Handbook of Indiana boating Laws and Responsibilities" at www.in.gov/dnr or 317-232-4010.

Enclosed is a Boating Safety brochure from Erie Insurance. We encourage you to spend a few minutes with family members and friends who boat with you to review basic safety procedures in order to ensure a safe and pleasurable boating season. It is the responsibility of every person on board a boat to be aware of their surroundings to prevent becoming one of those ugly statistics.

If you have any questions, please feel free to contact us! We are happy to help in any way we can.