WATERCRAFT

We want to help you rest easy.

That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to www.safeco.com/tips.

If you own a boat, you need boat insurance.

Some people assume their homeowners policy is all they need to protect their boat. Not true. Typically, homeowners policies have limited coverage for boats and may not cover injuries or accidents while you're on the water. To make sure you're covered for boat injuries, theft and damage, buy a watercraft insurance policy.

Tune ups aren't just for cars.

When you're out on the water, make sure your gas tanks are vented and bilges are free of vapors, oil, waste and grease. Carry a fire extinguisher and keep it charged.

Have your boat's operating systems checked at least once a year by a certified marine technician. The Coast Guard Auxiliary and United States Power Squadrons also offer free vessel safety checks. For information, go to **www. vesselsafetycheck.org**.

In 89 percent of boating fatalities, the operator did not have proper safety training.*

Experts say most boating accidents could be prevented by an experienced driver. Make sure anyone who drives your boat is properly trained. You also can save on your Safeco® Boat Policy by completing a safety course with the Coast Guard Auxiliary or U.S. Power Squadrons.

Be careful of carbon monoxide.

Carbon monoxide (CO) can harm you – and potentially kill you – inside or outside your boat. Everyone on your boat should be aware of the risks of CO and the symptoms of CO poisoning. To protect yourself and your passengers, install and test a battery-operated CO detector in your boat, and schedule professional engine and exhaust maintenance on a regular basis.

Turn off your engine when there are people in the water and don't let passengers "ski" by holding on to the back of the boat. For more detailed safety information, see Safeco's Safe Boat Guide and Water Safety Guide at **www.safeco.com/ boatingtips.**

Ensure everyone wears a life jacket.

It's not enough to just have life jackets on board. You and your passengers must wear them. Drowning accounts for 70 percent of all boating fatalities, and in those cases, 84 percent of victims were not wearing a life jacket.* With new lighter, more comfortable and more attractive life jackets on the market, make it a priority to get you and your passengers suited up.

Boat damage? Call 1-800-332-3226.

If you have damage, report it to Safeco® as soon as possible. Claims professionals are available 24 hours a day, seven days a week.