



SUMMER BOATING TIPS

Each summer, millions of Americans head out on the water. Whether you are fishing or just cruising around, accidents do happen. Learn how to prevent them and stay safe.

Nothing evokes the carefree, easy-going lifestyle of summertime quite like spending a day on the boat. Whether you're chugging along the coastline with the family, raking in baitfish at the crack of dawn, or speeding along in a motorboat, boating is best enjoyed hot!

And although we all want to stay safe, accidents do happen. According to the U.S. Coast Guard, over 5,000 motorboat accidents occurred in the U.S. in 2008 - 685 of them were fatal. Sadly, most of those accidents could have been prevented.

Consider these statistics:

- Last year, 86 percent of motorboat deaths happened in boats whose operators had not taken boating safety courses.
- Most drowning deaths took place when boats capsized or passengers fell overboard.
- Most accidents were caused by speeding, reckless or careless operation and irresponsible actions by passengers.
- More than a third of boating accidents and related deaths happened on Memorial Day, July 4th and Labor Day.
- About one in five boating deaths was due to alcohol use.

To ensure your next trip is both exciting AND safe, try following these basic rules...

- 1 **Always wear a life jacket.** Four out of five people who drown in boating accidents were not wearing life jackets. Have each passenger wear a properly fitting Coast Guard-approved life vest. Children are required by law to wear life jackets so there should be no exceptions in their case.

- 2 **Don't mix alcohol and boating.** Drinking is the number one factor in fatal boating accidents. Alcohol quickly affects a driver on the water just like on the road. Water motion, engine noises, sun and wind all contribute to impairment. These factors, plus alcohol, can cause fatigue and affect reaction time, coordination, balance, vision and judgment.

- 3 **Keep an eye on the sky.** Listen to weather reports before you leave home. Don't let yourself be caught in gale winds, thick fog or a thunderstorm.

Have a VHF radio on board to forewarn you of wind conditions and approaching storms.

If you see the formation of thick dark clouds, head for shore. This indicates that a storm is approaching. Turn off any electronic devices.

Determine the distance of a storm by counting the seconds between a flash of lightning and the clap of thunder. Every five seconds equals about one mile. If it takes 10 seconds to hear thunder, the storm is two miles away.

- 4 **Take a boating safety course.** On average, about 70 percent of boating deaths involve operators who had not taken a course.

- 5 **Have an annual Vessel Safety Check.** The U.S. Coast Guard and U.S. Power Squadron offer these inspections for free.

- 6 **Follow the Rules of the Road.** Prevent motorboat accidents by following the rules of the waterways. You would be surprised at how many accidents could have been avoided if simple rules like "right of way" were followed correctly.

Whether you're fishing, waterskiing or just cooling off with a refreshing speedboat ride, enjoy your voyage and make it safely back to shore this summer by keeping these tips in mind.

AGENT SNAPSHOT



After 25 years in the industry, NBOA Marine Insurance has grown from a small, single-office operation to one of the largest specialized marine agencies in the country. We like to think what sets us apart is our personal service and expert knowledge of the industry.

To prove it, we're taking a closer look at the NBOA team. Clyde McCleary, one of our senior agents here at NBOA, goes on the hot seat!

EXPERIENCE

LICENSED GENERAL LINES AGENT (220)
FORMER ALLSTATE AGENCY OWNER
AGENT WITH NBOA SINCE 2000

PERSONAL

ORIGINALLY FROM MONTANA,
CLYDE LIVES IN BRADENTON, FL
MARRIED TO SUE, PROUD FATHER OF TWO
AND GRANDFATHER OF 3

HOBBIES

A LIFE-LONG BOWLER – 2 PERFECT SCORES!
ANYTHING INVOLVING SPORTS, ESPECIALLY
THE BRAVES, RAIDERS, OR NASCAR

ON THE HOT SEAT

What's the best part about saving people money on their insurance?

"The client's genuine appreciation for my efforts."

Biggest savings for a Boat Owner this year?

"I saved a fellow from Florida \$1,100 on his 44 Sedan Bridge."

What is the funniest reaction you've received from a boat owner?

"One guy told me to hold on for a moment while he finds his old insurance agent and slaps him silly."

AQUAPALOOZA

NBOA is making another splash this summer at Sea Ray's annual Aquapalooza events - the largest collaboration of on-water parties across the country. As the official insurance provider to Sea Ray Owners Club, NBOA will be participating in the signature event, raffling off safety gear, ski tow items, and you guessed it, free quotes!

The event's highlight will be a giant raft-up in Lake Martin and a live performance by country music start Alan Jackson. For more information on Aquapalooza and an event near you visit www.searay.com.

ONLINE EDUCATION

BoaterExam, a new, interactive boater education course is now available online for 37 states. The first of its kind, this boating education course is approved by the National Association of State Boating Law Administrators and it's also recognized by the U.S. Coast Guard.

"We are extremely excited about this new course process," said Kerry Moher, vice president of BoaterExam.com. "The study guide has more than 150 animations and practice quizzes that will better prepare students."

BoaterExam.com course participants learn about boat classifications, hull designs, motors, legal requirements for registration and equipment, navigation rules, basic safety regulations and waterway marking systems, all in a narrative fashion with more than 300 original illustrations and 150 animated video clips. Each of the courses' seven chapters is followed by chapter summaries and practice quizzes.

Courses and final exams are typically free. Once completed, students can print off a temporary certificate immediately. Their permanent Boater Education Card arrives by mail in two to three weeks. To top it all off, these state approved classes render you an additional 5 to 10 percent discount on your insurance premium.

For more information on BoaterExam's new interactive course, visit www.boaterexam.com or call their customer service help line at (866) 764-2628.