



Boating safety best practices

Safe boating practices should begin well before the vessel is launched. The following information is intended to help you anticipate unforeseen events and enable crew, family and guests to return home safely.

Federal, state and local requirements

Federal boating safety requirements are an excellent starting point when considering your needs, but you'll also want to consider additional items that should be on your boat at all times, such as an EPIRB, life raft, first aid kit and navigational charts. View the <u>guide to federal boating regulations</u> for more information, but keep in mind that supplementary precautions may be needed.

Liability issues can arise if you are not equipped with the additional items that are needed for your vessel usage and travel plans. In fact, many state and local agencies have enacted their own additional requirements due to unique hazardous conditions or pertinent circumstances in their home waters. Check local resources for more information about your area.

Intended use

Once you have determined the intended use of your vessel, review the water temperature, distance from shore and number of people on board to determine what critical gear, including safety equipment, spare parts and emergency provisions, you need. Create a list of gear you will require in the event of a worst case scenario.

Personal floatation device (PFD)

Recreational boats are required by federal law to have a life jacket for every person onboard. On a vessel that is underway, children under 13 must wear a US Coast Guard-approved life jacket unless they are below deck or within an enclosed cabin. If a state has a child life jacket requirement that differs from the Coast Guard requirement, the state requirement is enforced on waters subject to that state's jurisdiction.

Children's life jackets are approved for specific weight categories and should be chosen based on the intended use of the vessel. Although a life jacket may be approved, it might not be appropriate or adequate for your specific boating activities. Type 1 life jackets are always your best choice. For more information on life jackets, visit the US Coast Guard's site on PFD selection, wear and care.

Visual distress signals (VDS)

Visual distress signals can be parachute or meteor flares fired from a gun, handheld, smoke or flags. These signals are required on all vessels. Consult the <u>guide to federal boating regulations</u> to determine which VDS you should carry. Most pyrotechnic distress signals expire 48 months after the date they are manufactured, so be sure to discard and replace any expired signals. During an emergency is not the time to try to determine new from old.

First aid

Stay current on your first aid skills by taking a US Coast Guard or American Red Cross first aid/CPR course. Your kit should be stocked so you may address accidents that could happen while on the water. Consult your physician for recommendations or view available <u>marine medical kits</u> online.

HELPFUL INFORMATION FOR YACHT OWNERS

Fire extinguishers and suppression systems

Most people own a fire extinguisher but have never used it. Become familiar with the types, locations and operations of your extinguishers. At a minimum, there should be one per cabin and additional devices in strategic locations. If possible, increase the size of your extinguishers. Your engine, machinery and electrical spaces also should have fire suppression systems. Consult a local marine fire equipment specialist for advice.

During a fire, follow emergency procedures and communications. Turn off power or fuel sources that could be feeding the flames. If you are unable to put it out, be prepared to abandon ship. Attending a basic or advanced fire training course, such as those conducted by <u>Resolve Maritime Academy</u>, can give you the proper skills to take action in the event of a fire.

To-go bag

Regardless of the size of your vessel, have a to-go bag in the wheel house or a readily available location. The bag should contain the items you will need—those not in your life raft—if you must abandon ship. For more information, view our informational piece on how to prepare for abandoning ship.

Compass and electronics

Modern electronics have made navigation simpler for all boaters. However, the most important navigation equipment you have on board is your compass and chart. When navigating at night or in poor visibility, a compass is the best reference for holding a steady course or accurately changing course. When used with your GPS, you will be far more accurate. Additionally, there is no substitute for basic chart plotting. Always have current charts and plotting tools available and know how to use them. For assistance in mastering these techniques, contact a nearby Power Squadron or yacht club for information about boating classes.

Anchors, lines and fenders

Equip your vessel with an adequately sized anchor system, lines and fenders. Anchors vary for different bottom conditions, so a solid understanding of types and techniques is critical. Boating reference books, such as Chapman Piloting and Seamanship, offer information about anchor types, gear and techniques.

If you have questions or would like more information on safeguarding your yacht, please visit www.aigprivateclient.com/yacht.

Life rafts and survival/immersion suits

If your vessel can carry a life raft, it should. The cost of coastal life rafts has dropped significantly in recent years, making them financially feasible to have on board. They come in different sizes and address varying needs. Survival or emersion suits, which also have seen price reductions recently, are special waterproof dry suits that protect from hypothermia. Depending on the use of your vessel, one survival suit per passenger is recommended.

Drills and safety practices

Regular safety drills can go a long way toward making sure everyone on board stays safe. Man overboard, fire and abandon ship drills are recommended, as well as regularly reviewing safety equipment location and use. Create a pre-voyage checklist to ensure your equipment is in the correct location and in good shape.

Float plan

Never leave the dock without leaving a float plan with a responsible individual. A float plan outlines your route, stops, estimated times of arrival and the equipment you have on board. This will help search and rescue efforts if you are overdue from a voyage. For more helpful information, visit the <u>US Coast Guard float plan central site</u>.



Bring on tomorrow

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.