

DON'T SINK BEFORE THE SEASON STARTS

Your Insurance with Cathy Karas

Cathy J. Karas, Certified Insurance Counselor, President, Karas Insurance Agencies Inc, 321 So. Riverside Ave., Croton-on-Hudson, NY 10520

I'm guessing with our mild winter, that the 2019 boating season will start early. Everyone's is always anxious to get their boats in the water and begin all the water activities missed over the cold months past. Whether your fancy be cruising, fishing, jetskiing, waterskiing, sailing, kayaking, rowing or just sitting at the dock with your favorite beverage, there are many preparatory items that need to be observed before you can enjoy any of these activities. Each type of boat and manufacturer may have a different set of procedures, so it is important to follow the directions or contact your dealer or manufacturer if you are launching and preparing your boat for the season and have any questions. If you hire a marine mechanic or dealership to do this work for you, then you can question what steps they will follow, their experience and also to see if they have insurance for their operations. Whether you are launching your boat yourself, or having it done for you, it is not something to rush into, as overlooking one thing could result in tragedy. I recommend making up your own checklist, laminating it and keeping one copy in the boat and one copy at home. You can also include a list of staples you keep on the boat or what you might need each time you go out. How annoying is it to get all the way down to the club or marina and realize you forgot a critical item - the key, your fishing equipment, radio or beverage of choice! Here are some points you should consider before launching your boat:

Even if you use a marine mechanic or marine dealer, there are still tasks for you to do to insure safe operation. After removing the cover inspect the condition of the boat. If applicable, you may need to repaint the bottom.

Besides firing up the engine, check to make sure all mechanics are in working order such as bilge pumps, radio, anchors, depth finder and lights. Be sure plugs in the transom are replaced if worn and seal is not tight. Make sure you have enough life jackets for all the different sizes of guests you may have on board. And contrary to popular belief, not all dogs can swim. Have your dog wear one at all times when on the boat or near the water. These special life jackets usually have a loop on the back you can grab with a boat hook.

Other safety items to have on board are flares, whistles, additional lines, extra clothing, nonperishable food and charts. Always remember your cell phone. If you are old enough to remember Gilligan's Island, this was a good TV show but a personal reenactment would not be fun.

If you have Sea Tow or have an insurance policy that includes emergency water service, be sure to have the phone number readily available. Jetski operators need to remember to carry their completion card for the boating course. Not having it or if you are found boating while intoxicated, or violating any other rule can mean a fine and the violation can appear on your driver's license. This applies to operators of all crafts.



photo: www.nzherald.co.nz

Review your insurance policy before you venture out. Many policies contain either or both - a "navigational territory" and a "lay up period". The navigational territory designates exactly where you can use your boat and the lay up period when your boat has to be out of the water. If you void either of these provisions you would most likely be out of luck when filing a claim. If you plan to do any waterskiing, tubing or any other watersport activity, make sure your policy will include coverage for this in case of injury to the participant.

If you are helping out at a yacht club, if you are a member or not, find out if there is any medical insurance that would cover your injury. Lots of things can go wrong launching a boat, repairing a dock, etc..

Not a safety issue, but check your premium and coverage limits on your policy. You may be able to get a better rate and/or better coverage with another company. If you have hull coverage, what is your limit? Would a loss be adjusted with depreciation or do you have replacement cost coverage? If you have not reviewed your policy in recent years, now is the time, not when you have a potential claim. Our agency represents many boat insurers and we would be happy to provide a free review and quote for your current policy at any time- Monday- Friday 8:45-4:45.

Disclaimer: This article is for information purposes only.

Contact your own agent or company for specifics on your own policy. Cathy J. Karas, President, Certified Insurance Counselor-

QKaras Insurance Agency,
321 South Riverside Ave,
Croton-on-Hudson, NY 10520
ph 914-271-5188, fx 914-271-9390,
email cathykaras@karasinsurance.com