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RELAX IN CALM WATERS

Your First Mate to Boat Safety

Knowledge is the best way to ensure that your boating experiences are safe and enjoyable. Learn how to operate your boat safely by taking boating safety courses. To find boating safety courses in your area contact:

- your nearest Coast Guard office or visit www.uscg.mil/
- (800) 336-BOAT for the boat-handling course nearest you
- the Boating Safety Hotline, (800) 368-5647, for information on boating safety recalls

Ski Safe on the Water

While people of all ages can enjoy boating activities, it's important to follow all safety procedures. Tow skiers in open area away from congested areas, docks, buoys or floats. Use a wide-angle rearview mirror and a second person to act as a lookout when towing a skier.

When the skier falls, approach from downwind and stop the motor before taking the skier on board. If you are in a small boat, try to bring the skier on board from the stern in order to prevent swamping the boat. Skiers should always wear proper personal flotation devices.

Keep Your Eyes on the Skies

A sudden breeze may feel great on a hot summer day, but it could signal an approaching weather front. Listen to the weather channel for storm advisories and small craft warnings. Watch the barometer, a low reading means changing weather and rain.

When you do get caught in a storm, turn on your navigation lights and proceed with caution at reduced speed. Head for the nearest safe shore and position yourself on the downwind side of a landmass. Have emergency gear easily accessible and put on a personal flotation device.

Check Into Safe Boating

- Make sure your drain plugs are closed before launching your craft from the trailer.
- Periodically recheck the motor bracket clasp for firmness. A safety chain secured to the boat can keep the motor from falling in all the way.
- Open the engine hatch before starting an inboard engine. Gasoline can create dangerous fumes.
- Guard against theft. Take equipment not permanently attached or locked away with you when leaving the boat. Use an electric engraver to label your equipment.
- Keep firefighting and lifesaving equipment in good condition and readily available.
- Before leaving your boat, be certain stoves, lights or lanterns and switches are turned off and cigarettes extinguished. Remember – no smoking while fueling.
- Lock your boat onto its trailer and secure the trailer to a fixed object when it is not attached to a vehicle.
- Make sure everyone who drives your boat knows basic rules about right of way, speed limits, ski restrictions and equipment operation.



TIPS ON HOW TO PREVENT CLAIMS

Safeguard Your Home

- Exterior lighting, trim trees & shrubs from windows, security system

Prevent Storm Damage

- Use surge protectors
- Unplug items when storm is approaching or when not in use
- Keep outdoor items tied down

Prevent Moisture Problems

- Regularly inspect home for signs of moisture on walls, ceilings and in closets
- Inspect hot water heater for signs of rust, full overflow pans, clogged drain tubes
- Inspect hoses for washing machines, refrigerator, and A/C units-steel reinforced tubes last much longer
- Check caulking around bathtubs, sinks and toilets
- Inspect caulk and seals around windows both inside and outside
- Check attic for moisture including wet insulation

Fire Prevention

- Check smoke alarm batteries-have detectors hard wired in home
- Keep fire extinguishers maintained per manufacturer's recommendations
- Do not leave candles unattended
- Do not keep articles near hot water heaters, furnaces, or stoves

Roof Related Damage

- Have a licensed contractor remove snow accumulation in the winter months
- Keep debris out of gutters and roof valley
- Make sure your attic is properly ventilated and insulated to prevent ice dam claims

Be A Responsible Dog Owner

- 33% of homeowners liability claims are a result of a dog bite

RESPONSE GREATLY APPRECIATED!

As your Insurance Agency, we occasionally need to contact you. We are requesting that you forward an email to: info@futureins.com with the following information:

- ◆ Your Name
- ◆ Your Preferred email
- ◆ Your preferred phone number

Thank you,
Your Team at Future Insurance Agency, Inc.
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Meet the Future Insurance Team

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You Create
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We Insure It