

Boating Safely

The sun. The warm temperatures. The green lawns and blooming trees. Spring is definitely here. In Michigan, these signs of spring also mean that it's time to prepare our boats for the water. With 11,037 lakes and over 38,000 square miles of Great Lakes surface area, boat owners have a lot of territory to cover in their watercraft. Before you and the other nearly 1 million Michigan registered boats hit the waterway, take a moment to review these boating tips. For more details on boating in Michigan, visit the Michigan Department of Natural Resources website at www.dnr.state.mi.us/boating.

Make sure your boat has a valid registration. In Michigan, if you own a motorboat, sailboat, personal watercraft or rowboat (that is over 16 feet long), you are required to register your boat with the Secretary of State. Registrations are valid for 3 years.

Take the proper precaution to protect your boat from theft by following these tips:

1. Make a record of your boat property. Record all serial numbers and store in a safe place. Use a video camera to record your boat, trailer, license numbers, registration, and boating equipment.
2. If you use an outboard motor, secure it to the boat with a padlock through the two holes in the thumbscrews.
3. Secure your trailer to your vehicle with a chain and lock. If the trailer will not be in use for an extended period of time, immobilize it by removing a trailer wheel and/or blocking up the frame.
4. Put away loose gear and take valuables with you when leaving the boat. Be sure to padlock all hatches and storage compartments.



Youthful boaters must meet certain requirements before they can legally operate a watercraft. These requirements are:

1. To operate a personal watercraft, a youth must:
 - a. Be at least 14 years old or born after December 31, 1978
 - b. Have obtained a boating safety course certificate
2. To operate a boat with a motor larger than 6 horsepower:
 - a. If under the age of 12, they must be directly supervised by someone age 16 or older. The boat's motor cannot exceed 35 horsepower.
 - b. If between the ages of 12 to 16, they must have a boating safety course certificate or be directly supervised by someone age 16 or older.

Make sure you are in compliance with Michigan law regarding personal flotation devices (PFD):

1. Anyone under the age of six must wear a Type I or Type II PFD at all times when on the open deck area of a boat.
2. If the boat is less than 16 feet, or is a canoe or kayak, you must have one approved Type I, II, III or IV PFD for each person on board.



3. If the boat is 16 feet or longer, you must have one approved Type I, II, or III PFD aboard for each person on board. You are also required to have at least one Type IV (throwable) PFD.

If you are unfortunate to be involved in a boating accident, the following actions should take place:

1. Stop your boat immediately
2. Give assistance to any injured persons if there is no risk of danger to yourself
3. Share information like your Certification of Registration, identifying number of the boat, the boat operator and occupant's names and addresses.
4. Contact the proper authorities to report the accident. This must be done if there are any injuries or fatalities, or if property damage exceeds \$100.
5. Contact your insurance company immediately to report the claim.

Make sure your boat insurance coverage is up-to-date. Don't forget, MEEMIC now sells boat insurance. Contact your MEEMIC agent to find out more!