

Jet Ski and WaveRunner Safety

Stay Safe on Your Jet Skis™ and WaveRunners™

For a lot of people, summer means getting out on the water. And you don't even need a boat to do it. Personal watercraft, such as Jet Skis and WaveRunners, provide a fun and accessible way to enjoy the water.

However, these small, fast and maneuverable watercraft can present their own set of safety issues. So if you're planning to make waves, let us at Saylor Insurance help you out with some safety tips. We want you to be able to hit the water next summer, too!

Make sure you're following the law

- In addition to U.S. Coast Guard boating regulations, which operators and passengers must follow (personal watercraft are classified as Class A inboard craft), many states have specific laws regarding personal watercraft such as Jet Skis and WaveRunners. Make sure you are aware of these laws before you hit the water.
- While state regulations vary, they may require the operator to be of a minimum age, complete a safe boating course and/or obtain an operator's certificate. States and cities may also regulate speed limits, hours and areas of operation.
- Because they are classified as Class A inboard craft by the Coast Guard, the following items are required on board personal watercraft: An approved personal floatation device for all passengers, a fully charged B-1 type fire extinguisher and a whistle or horn for signaling or warning.

Be prepared with safety gear

Other things to have handy on board include:

- Your owner's manual
- A small waterproof first-aid kit
- Flares, brightly colored cloth or a mirror to use as a distress signal
- A tow rope
- Sunscreen
- A helmet - many personal watercraft injuries are to the head
- Sunglasses or goggles

When you're on board

First, make sure your kill-switch safety lanyard is attached to your life jacket or wrist, so if you fall off, the engine will stop. And remember, you are required to know and obey the rules of the water. It's a good idea to take a boating-safety course to learn these rules, as well as other essential knowledge.

Other helpful tips:

- Know your load limits, and don't carry more weight than your watercraft can handle.

- Know where you're going, and the hazards in that area, such as rocks, pilings, etc.
- Remain constantly alert for other watercraft, as well as swimmers, divers, water-skiers and people fishing. Don't operate your watercraft in swimming or fishing areas.
- Weekends and holidays with high boat traffic can be especially dangerous.
- Never operate your personal watercraft after dark.
- Be considerate of others. Noise is a common complaint about personal watercraft, so don't stay in one location for too long. Also, avoid early-morning rides.
- Remember, you are responsible for any damage caused by your wake. Avoid creating wakes near other individuals or boats.
- Finally, don't use alcohol before or during your time on the water. Your passengers and fellow boaters will be grateful, and you'll be less likely to have an accident.

We hope to see you out on the water this summer. And remember, we can help you get the insurance coverage you need for your personal watercraft. Give us a call today!

****Saylor Insurance Service, Inc.** is a local Independent and Trusted Choice® agency that represents multiple insurance companies, so it offers you a variety of personal and business coverage choices and can customize an insurance plan to meet your specialized needs. You can visit **Saylor Insurance** at 21 Main Street, Sabetha, Kansas, inside the Morrill & Janes Bank Building, online at **www.saylorinsurance.com**, or call us at **785-284-3435** or toll free at **888-736-2265**.