

OPERATING A JETSKI: Insurance & Safety

Is it my imagination or are other boats aiming at me, head on, when there is water all around? I wonder how much, if any, experience these operators have, who seem to have no consideration for other boaters. Speeding by, creating wakes and waves, they can cause an accident with another boat, strike a swimmer, overturn a small craft or disturb a fisherman. These rude operators are I'm sure clueless of what happens after they pass you. Personal watercraft operators are mandated to take the boater's safety course. In my opinion, all watercraft operators should take this. What do you think? Many operators do not know their port from starboard, have any idea of speed and distance required from shoreline, or even know how to operate their own boat. Often the operator is not the owner and has never driven a boat before!

For boating, education is rather lax, with the exception of personal watercraft operation. January 1, 2004 marked the first year of the enforcement of the mandatory requirement regarding personal watercraft operators in NY to have taken a NY State approved course. After satisfactory completion, you are mailed a card you are to keep with you at all times. If you are stopped by the Coast Guard and unable to produce this proof, you may be fined. Violations involving boat operation can turn up on your driver's license and subsequently affect your car insurance premium. Besides taking the approved course personal watercraft operators must follow other specific regulations:

1. PFDS must be worn by each person aboard
2. The engine cut off must be functional
3. Horn or whistle must be carried and audible for at least ½ mile
4. Hours of operation must be between sunrise and sunset and only when conditions are not classified as restricted visibility
5. A fire extinguisher and visual distress signal must be on board (1 sq ft orange flag will suffice) or other Coast Guard approved device
6. If pulling someone in a tube, waterskiis or wakeboard there must be an additional passenger to "spot"



All other rules that apply to operation of other boats must be followed. Pay attention to your distance from shoreline and speed as your maximum is 5 mph within 100 ft. That is pretty slow, so check your speedometer.

As for insurance, although not required as it is for vehicles on the road, you need to have it. Minimally you should have liability insurance (also called P & I, or protection and indemnity). This coverage protects you and your assets and provides legal defense costs should you cause bodily injury or property damage to someone else through your negligent operation. Some examples of what could trigger this coverage:

1. You do damage to a dock
2. You strike a swimmer
3. You strike another watercraft
4. The skier or person in a tube you are pulling gets injured.

Hull coverage will provide insurance for the craft itself. Getting quotes for both will help you decide what you need. Or, contact our agency for a coverage/price comparison. We represent many companies and would be happy to help you with this.

Disclaimer: This article is for informational purposes only. Check with your own marine dealer or mechanic for the specifics on your bilge system and with your insurance agent or company for specifics on your own policy.