

# Being prepared, safe the best way to enjoy

BY PHILLIP GENTRY  
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With only one week remaining before the unofficial beginning of the 2018 boating season on South Carolina's waterways, the state has witnessed several boating accidents and incidents, including a large boat fire that damaged dozens of watercraft docked at Portman Marina on Lake Hartwell earlier this week.

While work crews and insurance personnel continued to work through the week at the marina, area boaters and boat owners are reminded the best way to avoid a casualty on the water — or at least be prepared for it — is to practice safety and do a bit of homework before Memorial Day weekend arrives.

Again this season, the South Carolina Department of Natural Resources Law Enforcement Division will be conducting courtesy boat inspections at certain public boat landings in preparation for the holiday weekend. Memorial Day weekend is



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## boating season

**Practicing boating safety ranges from having the right equipment to having the proper training and insuring your watercraft in the event of a casualty.**

among the busiest times of the year for South Carolina lakes and waterways, and boating safety is highly encouraged in hopes of keeping everyone's weekend fun and safe.

SCDNR boating safety and enforcement officers will perform quick but thorough inspections for required safety equipment and proper boat and motor registrations. Those who are not in compliance with safety regulations or regis-

tration requirements will not be ticketed and will be given an opportunity to correct the problem before they launch their boats. SCDNR officers will also answer questions and offer additional safety tips regarding safety on the water.

In addition to inspections, authorities said performing safe boating practices both on and off the water will also reduce the chances of damaging your boat and endanger-

ing your safety while keeping you on the water.

"We have a complete list of safety precautions available on our website, which includes filing a float plan, understanding and knowing the aids to navigation and buoy system in your areas, and making sure you have the proper life-saving devices for everyone on board, especially children," SCDNR public information director Kyn-del McConchie said.

In addition to observing best practices, area boaters are encouraged to take a free boating safety course offered by the SCDNR. The course is offered in two optional formats — a six-hour instructor-led class, and an online self-study course which is available with a one-time \$29.50 fee complete with a South Carolina boating safety certificate sent to you by mail after you pass the final test.

While practicing boating safety is important to protect yourself and others from loss or injury, it's also wise to meet with an experienced insurance professional in order to protect your property and your financial interests by insuring your boat correctly.

Rachel Keeter is a State Farm agent with two locations in the Upstate. She said understanding what coverage plans are available is an important part of making sure you and your property are protected.

"Boat insurance policies can vary widely in what they do and do not cover based on a number of considerations, including the

type of boat, the waters it will traffic and how many months of the year the boat will be used," Keeter said. "Still, there are a few basic kinds of coverage you can expect to receive, as well as some potential discounts for safe boaters."

The boating insurance basics include physical damage protection for boats, motors, equipment and even trailers, as well as liability coverage which applies if your boat causes injury to others or damage to other boats, docks or structures.

Insurance may also be available to provide coverage for optional equipment often used in conjunction with your watercraft such as water skis, fishing tackle, and other gear and equipment.

**PHILLIP GENTRY** is the host of the "Upstate Outdoors" broadcast noon to 2 p.m. Saturdays on 106.3 WORD FM. The show can also be heard online at 1063WORD.com live or via podcast. This week's guest will be Chris Wells, the "Bass Chaplain," reporting from the Bassmaster Elite series at Bassmaster Texasfest from Lake Travis.