



Obeying Laws And Staying Safe In A Personal Watercraft

A personal watercraft is about 10 feet in length and although this may seem small, a PWC comes with a large amount of responsibility. This small vessel has the horsepower of a large engine and the acceleration capabilities of a motorcycle. It is not a toy and should never be treated as such because the United States Coast Guard classifies PWCs as Class A vessels. This means that the same operation and safety equipment laws for boats under 16 feet in length also apply to PWCs. In most states, there are education and operation requirements for drivers of Class A vessels. Anyone who buys a PWC should be aware of these and comply before heading out into the water. These are some important tips to remember to avoid any problems.

Following The Rules Preserves Fun

The quickest way to put a damper on the fun is to get in trouble for breaking laws. In many states, the laws for operating PWCs are stricter than the requirements for operators of recreational vessels. For PWCs, the minimum operating age is 16. However, this may not be the case in every state. Always check individual state laws be-

fore allowing a teenager to operate a PWC. When loaning out a watercraft, make sure that the person borrowing the PWC knows the applicable laws and will observe them when operating it. The owner of a PWC is responsible for it and for its misuse. For state operation requirements, BoatUS.org provides more resources. Simply click on the applicable state to see updated requirements.

Follow these rules to ensure safety:

- Take a boating safety course
- Wear a PWC life jacket
- Read all applicable laws
- Do not carry more than the recommended number of passengers
- Do not drink before using a PWC
- Memorize navigation signs and marks
- Take steps to avoid collisions by watching the water carefully
- Respect ecological sanctuaries

PWC Required Equipment

- A B-1 fire extinguisher approved by the Coast Guard
- One life jacket for each person on the vessel
- Registration numbers that are properly displayed
- Validation decals that are clearly displayed
- A whistle, horn or other sound signal
- A backfire flame arrestor and ventilation system that both work well
- The vessel's registration documents
- A lanyard attached to the operator for emergency engine cutoff



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Welcome to The Insurancenter Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect you and your family. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.

Bike Safety Tips For Summer

The number of people who commute to work by bicycle has risen about 60 percent since 2000. Although using a bike to travel to work is a good way to stay healthy, there are dangers associated with it. Bicyclists can make mistakes that cause them to crash into objects or fall. If they do not have protective gear, they may sustain serious injuries.

If a vehicle strikes a bicyclist, the ensuing injuries may be severe or potentially fatal. Among the fatal crashes that happened in 2012, bicycle crashes made up 2 percent of them. In many instances, drivers who strike bicyclists hard enough to kill them are intoxicated. Most accidents happen during the spring and summer. However, they still happen in the fall and winter.



What Bicyclists Can Do

About 75 percent of bicyclists reported wearing reflective gear at night, and many reported properly following the rules of the road consistently in a survey. These are some important steps for every bicyclist to follow.

Ride with the flow of traffic. Since drivers do not expect to see bicyclists approaching them from the front, they may not know

what to do. Also, it is dangerous to turn in front of oncoming vehicles.

Be a predictable bicyclist. When preparing to turn to change lanes for any reason, signal before doing so. Always look before turning or making any sudden moves. Try to avoid weaving on and off the road when there are parked cars, tall shrubs or other vision obstructions along the side of the road. This also creates a hazard for drivers. To be safe, drivers should always pretend that vehicles do not see them and should act accordingly.

Always be prepared to stop. It is important to be prepared to stop at intersections and in front of driveways. Bicyclists should make themselves as alert as possible by avoiding the use of electronic devices.

What for swerve-worthy hazards. Pot holes, clutter that falls off of cars, storm grates and uneven surfaces can all cause bicyclists to make the choice between swerving into traffic or hitting the object and falling. If there are bike paths or bike lanes, always ride on them before choosing a public sidewalk or a street. Keep in mind that pedestrians always have the right of way on a sidewalk. In some places, it may be illegal to ride on the sidewalk.

Always stay visible. When there is dim light or no light, wear reflective gear. Drivers cannot always see bicyclists at night. If possible, stay off the road when it is raining and especially when it is raining at night.

Wear a helmet. Although every bicyclist knows this crucial rule, many do not follow it. Some cite comfort as a hindrance of wearing a helmet. Shop around to find one that fits properly. Choose one that is certified, and check for recalls on CPSC.gov.

Never drink before riding a bike. Alcohol impairs judgment and balance, which are both essential for bicycle safety. Do not let party guests or friends who have been drinking ride home drunk. An intoxicated bicyclist can be just as dangerous as a drunk person driving a vehicle.

What Drivers Can Do

Drivers must always be vigilant for bicyclists on the road. Many cities are now adding "sharrows" to the roads. These are arrows that indicate a shared right lane for bicyclists and motorists. When these arrows are present, it is courteous for drivers to use the lane only for making a right turn if there are bicyclists using it. These are some additional helpful tips.

Be a predictable driver. Always use signals when turning or changing lanes. Do not assume that bicyclists can see as well. They may not have mirrors. Keep a safe distance away from them at the rear, side and front. Allow plenty of room for passing.

Avoid using a mobile device while driving. Since bicyclists often travel considerably slower than vehicles, drivers may approach them quickly. Distracted drivers who are using mobile devices may not be able to brake in time to avoid an accident.

For more information, discuss concerns with an agent.



Many homeowners and renters do not know that their personal insurance policies do not cover flooding.

Many Americans Underestimate Their Flood Risk

About 90 percent of natural disasters in the United States include flooding. However, less than 20 percent of homeowners and renters buy flood insurance according to a research conducted for the Insurance Information Institute. According to the research, homeowners and renters underestimate their flood risks, and some people may not know if their area of residence is in a high-risk flood zone. Being in an area with a moderate or low risk is still an issue. According to III, about 20 percent of claims come from individuals who live in areas with a moderate or low flood risk.

Many homeowners and renters do not know that their personal insurance policies do not cover flooding as the water damage provision is often confused with flooding. However, there is a major difference. Water damage is less severe and is often due to leaky pipes, cracks in the roof or similar issues related to the home or components of it. Flooding happens when there is heavy rainfall that causes water to collect and rise or nearby bodies of water to swell past their banks. Damages that happen because of those floods are not covered in a typical renter's policy or a home insurance policy.

It is important to be vigilant when buying flood insurance because there are some companies offering fake flood coverage. FEMA's National Flood Insurance Program is commonly known as one of the few reputable carriers, plus there are a few private companies as well. Most people purchase flood insurance through the NFIP. For those who wish to purchase more than \$250,000 in coverage, a separate private policy is essential. The NFIP limits its policies to \$250,000. Some communities are not part of the NFIP, and that insurance is not available to buy in such communities. To learn more about the NFIP's availability and local options, discuss concerns with an agent.

When buying a supplemental policy, there is a waiting period of 30 days between the time of buying the NFIP policy and the supplemental one. People who live in areas that are prone to floods or hurricanes should keep this in mind when buying their insurance. Residents of Texas, Arkansas and Louisiana are especially encouraged to seek flood insurance if they have not yet purchased it, and communities along major river basins should also buy it. To learn more about risk areas and what options are available, discuss concerns with an agent.

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- Check the PWC's functionality before using it
- Always yield to larger vessels
- Keep clear when passing other vessels
- Steer to the right when meeting vessels head-on
- When approaching another vessel traveling in the same direction, the vessel on the right must alter its speed to pass

When unsure about the rules of the water, it is best to reduce speed and drive defensively. A boating safety course will help PWC owners learn, practice and remember important information. This information can save PWC owners from serious trouble by keeping them from inadvertently breaking operating laws. To learn more about PWC safety, discuss concerns with an agent.

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