Marine Insurance Tips

Complete an authorized boating course.

Inspect or have your boat inspected by a qualified marine mechanic at least twice a year. Regular maintenance can help reduce the cost of ownership and risk of problems while afloat.

Do not use defective equipment. Repair or replace as soon as possible.

If there is a natural disaster moving into your area, have a plan to protect or move your vessel.

Store your boat in a secure area.

Install theft prevention devices on all electronics, outboard engines, out drives, trailers and hitch, etc.

Install alarm systems in all boats stored in the water to protect against high bilge water levels and cabin intrusion.

Carry up-to-date marine charts, plan cruising routes to avoid accidental grounding and adverse weather conditions.

Be responsible. Always use appropriate PFD's; limit alcohol consumption; follow the "rules" of the waterway, etc.

But, even if you take all the precautions, accidents do happen. Make sure you have the right coverage for your boat, yacht or personal watercraft.

SkySmith has access to marine insurance markets providing coverage nationwide for all sizes of boats and watercraft.