



Insurance for Groups

Boat and water safety with BrokerLink

Boating and other water activities are a favourite pastime for many Canadians during the summer. At BrokerLink, we care about you and your family. We've put together some tips on how to ensure you stay safe in and out of the water this summer.



On the water

- **Boat insurance.** First and foremost, you should know whether you need separate insurance coverage for your boat. Some homeowners' policies provide automatic coverage for smaller watercraft, such as canoes, rowboats, or sailboats. For boats with higher value or higher horsepower-to-length ratio you'll need additional boat insurance.
- **Inspect your boat.** Make sure the engine and all equipment are in working order. Once your boat is 10 to 15 years old, and every five years after, your insurance advisor will ask for proof of a professional inspection.
- **Ensure you can legally operate a boat.** It's illegal to drive a boat without a proper boating license. In addition, boating without the proper documents on board may result in a fine.
- **Safety equipment.** Life jackets and wearable personal flotation devices (PFD) should always be worn and in the appropriate size for each person on board. In most provinces, kids 16 and under, are required to wear a PFD on a moving vessel. Create a boat safety equipment and pre-departure checklist to ensure you have everything you need.

In the water

- **Always have your eyes on the kids.** Children should never be left alone near water. Always have an adult supervising. For younger kids it's a good idea to make them wear lifejackets if they like playing near the water.
- **Don't drink and play.** Swimming can be very dangerous when you've been enjoying alcoholic beverages. Ensure others are also acting responsibly and advise them not to go near or in the water if they have had a couple of bevies to beat the heat.

- **Local risks.** Always look for "do not swim" warnings when you're venturing somewhere unfamiliar. Disobeying official warnings by local authorities can be very dangerous. Be careful when wading in rivers and lakes, it can be difficult to determine if there are any undertows or currents present. If a body of water looks deep enough to dive into, try entering the water the first time feet-first to avoid a head injury.

Around the pool

- **Fence it in.** It's important to make sure pools can't be accessed by little ones, pets, or unwanted visitors. It's not enough to put a fence around your entire backyard, the pool itself should have a fence and lockable gate around it to prevent people or pets from accidentally falling in from your yard, deck, or patio.
- **Floatation devices.** Have an abundance of noodles, life jackets, etc. nearby and within reach of your pool.
- **First-aid training.** Make sure every member of your household has basic first aid training and knows how to do CPR in the event of an emergency.
- **Never swim alone.** Make sure at least one other person is around when swimming. Never leave young children unattended by a pool.

Rest Assured, BrokerLink Has You Covered*

To learn more and for your free, no-obligation quote, contact us today.

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Reasons to Get a Quote

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CONTEST PERIOD: January 1 - December 31, 2024

*Conditions and restrictions apply to all offers. No purchase required. Must be an active BrokerLink group member at time of entry. Offer ends December 31, 2024. Draws held quarterly at the BrokerLink Woodbridge office. Offers may change without notice. The four prizes are valued at \$5,000 each. For full contest details please visit BrokerLink.ca/contest-rules. ©2024 BrokerLink Inc. *BrokerLink & Design is a registered trademark of BrokerLink Inc. All rights reserved.