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OPINION

Today's Business: Do I need boat insurance in Connecticut?

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1of3The Milford Boat Works marina in Milford photographed on June 24, 2022. Arnold Gold/Hearst



Connecticut Media

Although Connecticut law does not require a boat owner to purchase or maintain liability insurance, it just makes common sense to get it. With the number of boats and personal watercraft on Connecticut waters increasing every year, there has been an increase in boating accidents, causing often severe personal injury and financial loss.

Many owners of small boats believe that their homeowner's insurance policy protects them from liability for loss caused by the negligent operation of their boat. While that generally is true for small boats powered with less than 25-horsepower outboard motors, boats more powerful are excluded from such coverage. These boats, and personal watercraft such as jet skis or wave runners as well as jet boats, require boat insurance for the owner or operator to be protected.

As with the operation of an automobile in Connecticut, there is a presumption that if a boat is being operated by the husband, wife, father, mother, son, or daughter of the owner, it was being done so as a family boat, exposing the owner to liability despite the fact that he or she was not operating it at the time of any loss. This law provides further incentive for boat owners to properly insure their boats.

There are many so-called discount insurance companies advertising low rates for boat insurance. Before purchasing insurance for your boat from any of these companies, you need to determine coverages and the amounts needed.

If you are a homeowner with an excess policy, you need to purchase sufficient liability coverage for your boat to satisfy the requirements of your excess policy. Generally, limits of \$300,000 to \$500,000 are required on your boat coverage. Premiums for boat coverage typically depend on many factors: the amount of coverage, the location of the boat, use, size, age, condition, power type, and the owner's experience.

Recognize that in Connecticut an average of six people a year die from boating accidents, according to the U.S. Coast Guard. The major cause of boating accidents: alcohol consumption.

Owning and operating a boat is a serious endeavor and, to avoid personal liability exposure, you should insure your boat with sufficient limits. Consulting

an agent or company with experience in boat insurance is the best option. With the recent losses caused by hurricanes and tropical storms, many insurance companies are refusing to insure boat buyers. It has gotten to the point in Florida, for example, that boat sellers are requiring confirmation from prospective buyers that they can secure insurance, just as home sellers require pre-approval letters from banks demonstrating the buyer has been approved for the loan needed to buy a house.

And, in case of an accident, vessel operators must follow rules very similar to those following an auto accident. Operators must remain at the scene and assist any other vessel or person involved in the accident, if possible, without further endangering their own vessel or people aboard. The operator must provide name, address and vessel identification number to the other boat operator(s) or owner of the damaged property.

Finally, the operator must notify the nearest law enforcement agency and, within 48 hours after the accident, report the matter in writing on a form provided by the Department of Energy & Environmental Protection, Boating Division.

Meanwhile, don't neglect life jackets. They may not be required by law to be worn by adults (except during the period from Oct. 31 through May 31 – children under 12 must always wear one unless below deck or in an enclosed cabin) but, like purchasing boat insurance, it just makes good sense.

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