Consumer Boating Tips

Maritime salvage and towing companies can be a real lifesaver if your boat breaks down or you experience some other emergency – but they can carry unexpected costs.

Follow these tips to protect yourself:

Be prepared before you go out on the water

The best way to avoid an unfortunate issue or unexpected bill while on the water is to be prepared before you head out. Simple steps like ensuring that your boat is properly maintained, making sure you have enough fuel, and having emergency communications capabilities on board can make you safer on the water.

Know what is covered – and what isn't

Many people maintain memberships with such companies as SeaTow or BoatU.S. to cover services like towing or fuel delivery. Some insurance policies even cover membership for these services or reimburse boaters for their expenses. However, to avoid unexpected bills it's important to read the contract and know what your policy covers, because "salvage" services can put you on the hook for significant unforeseen expenses.

If you need assistance on the water, beware of "salvage" claims

If your boat runs aground or you experience mechanical issues, another vessel or a maritime salvage and towing company may offer to help. If they provide assistance, though, take steps to avoid a "salvage" claim later. These claims can range from hundreds of dollars to hundreds of thousands of dollars, depending on the value of your boat. Always try to negotiate a fixed fee in writing before accepting assistance from another vessel.

In a true emergency, focus on protecting your passengers

It may seem like common sense, but in a true emergency remember what really matters. Minor issues like running out of gas close to shore can usually be resolved quickly. But if a situation starts getting out of hand, call for help sooner rather than later. It's also important to keep life jackets on board and easily accessible for all passengers – you never know when they might be needed.

For more information about maritime salvage and towing companies, visit **StopSeaPiracy.com**.

