

Tennessee Wildlife Resources Agency



2025 Tennessee Boating Incident Statistical Report

Summary of Reportable Boating Incidents

Boating & Law Enforcement Division

2025

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HISTORY:

The Tennessee Wildlife Resources Agency acquired the state’s boating program in 1965 with the implementation of the ‘Boating Safety Act. Before this date the United States Coast Guard (USCG) administered the state’s boating program.

INTRODUCTION:

The 2025 Boating Incident Statistical Report is compiled by the Tennessee Wildlife Resources Agency (TWRA), Boating & Law Enforcement Division. The data used in this report is retrieved from “reportable boating incident” reports submitted by TWRA officers who investigate boating incidents and report their findings on TWRA Boating Incident Report forms (BAR). This data is for incidents which occur during the 2025 calendar year.

To be considered a USCG “reportable boating incident”, an incident must involve death, missing person, an injury which requires or should have required treatment beyond first aid, or property damage of \$2,000 or more. Tennessee requires operators involved in an incident to immediately notify TWRA and provide certain information to the investigating officer. TWRA officers are required by Agency policy to investigate all reported boating incidents.

At the end of each calendar year, boating incident data is compiled and assembled into Tennessee’s annual report. These statistics are analyzed in an effort to formulate pro-active plans to reduce the number of boating incidents and their related fatalities, injuries, and

property damage. The incident information is also reported to the USCG Office of Boating Safety in Washington, D.C. to be included in the National Boating Accident Database consisting of data from all U.S. states, commonwealths, and territories.

Any questions concerning this report should be directed to:

Tennessee Wildlife Resources Agency
Boating & Law Enforcement Division – Investigations
5107 Edmonson Pike
Nashville, TN 37211
Telephone: (615) 781-6682



2025 TENNESSEE BOATING INCIDENT STATISTICAL REPORT

EXECUTIVE SUMMARY

2025 REPORTABLE BOATING INCIDENTS

- The total number of *registered vessels* in 2025 was **250,775**. That was a **increase** of **5,979** from 2024.
- The total number of *reportable incidents* in 2025 was **184**. That was a **decrease** from 2023 which was **192**.
- The *incident rate* for 2025 was **73.4 per 100,000** registered vessels. This was a **decrease** from 2024 which was **78.8 per 100,000**.
- The *body of water* that reported the most incidents was **Norris Lake** with **18 incidents**.
- The *county* that reported the most incidents was **HAMILTON County** with **14**.
- The *monetary amount* of damage resulting from boating incidents in 2025 was **\$2,443,160**. This was an increase from 2024 which reported **\$1,494,307**.
- The most common *type of boat* involved in an incident was an **open motorboat**.
- The leading *type of incident* was **Collision with Vessel** with **34** occurrences.
- The leading *primary cause* of incidents was **unknown at 20 occurrences and operator error in second with 19 occurrences**.
- *Alcohol and/or drug use* was a primary cause in **3.26%** of incidents in 2025. This decreased from 2024 which was **4.7%** of incidents.
- The most likely *time* to be involved in an incident was between the hours of **4pm to 8pm**.
- The most likely *day of the week* to be involved in an incident was **Saturday**.
- The leading *age group* of operators to be involved in an incident was over **65 years** of age.

2025 BOATING FATALITIES

- The *number* of recreational boating fatalities for 2025 was **26**. This was an **increase** from 2024 which reported **22**.
- The leading *contributing cause* of fatal incidents was **unknown**.
- The *type of incidents* that resulted in the most fatalities was **departed vessel voluntarily**.
-
- The *type of vessel* that was most common in fatal incidents was the **Open Motorboat** with **15** incidents.
- The *length of vessel* that was most common in fatal incidents was **16' to 26'** with **13** incidents.
- The body of water with the most fatal incidents was **Norris Lake** with **4** incidents each.

2025 INJURY INCIDENTS

- The *number* of injury incidents in 2025 was **48**.
- The leading *contributing cause* of injury incidents was **Lack of Proper Lookout** and **Other Boats Wake** with **8** occurrences each.

- The *type of incidents* that resulted in the most injuries was **collision with vessel** with **10** occurrences.
- The *body of water* that produced the most injury incidents was **Norris Lake** with **6** incidents.

2025 PERSONAL WATERCRAFT (PWC) INCIDENTS

- The *number* of PWC's involved in incidents in 2025 was **17**, a **decrease** from 2024 which reported **23**.
- The *number* of PWC's involved in fatal incidents in 2025 was **1**, which was the same as 2024.
- The leading *primary cause* for PWC incidents was **careless/reckless operation** and **improper lookout** with **4** occurrences each.
- The most common *operator age group* to be involved in PWC incidents was **16-20 years old** and **36-40 years old** with **5** incidents each.

2025 RECREATIONAL PADDLECRAFT INCIDENTS

- The number of recreational paddle craft incidents in 2025 was **9**. This was a **decrease** from 2024 which reported **14**.
- The number of recreational paddle craft fatalities in 2025 was **1**. This was a **decrease** from 2024 which reported **3**.

2025 LAW ENFORCEMENT SUMMARY

• Total boating law enforcement hours	91,258	
• Boating citations issued	2,508	
• BUI arrests	90	
• Warning citations issued	1,087	
• Vessels inspected by law enforcement	56,381	
• Total number of boating enforcement officers	185	Full Time
	25	Part Time
	210	Total

2025 BOATING EDUCATION SUMMARY

In 2005 a law went into effect that required vessel operators born after January 1, 1989 to have onboard the Tennessee Wildlife Resources Agency (TWRA)-issued Boating Safety Education Certificate. Students must pass a monitored exam administered by appointed volunteers or TWRA personnel. All exams are approved by the National Association of State Boating Law Administrators (NASBLA).

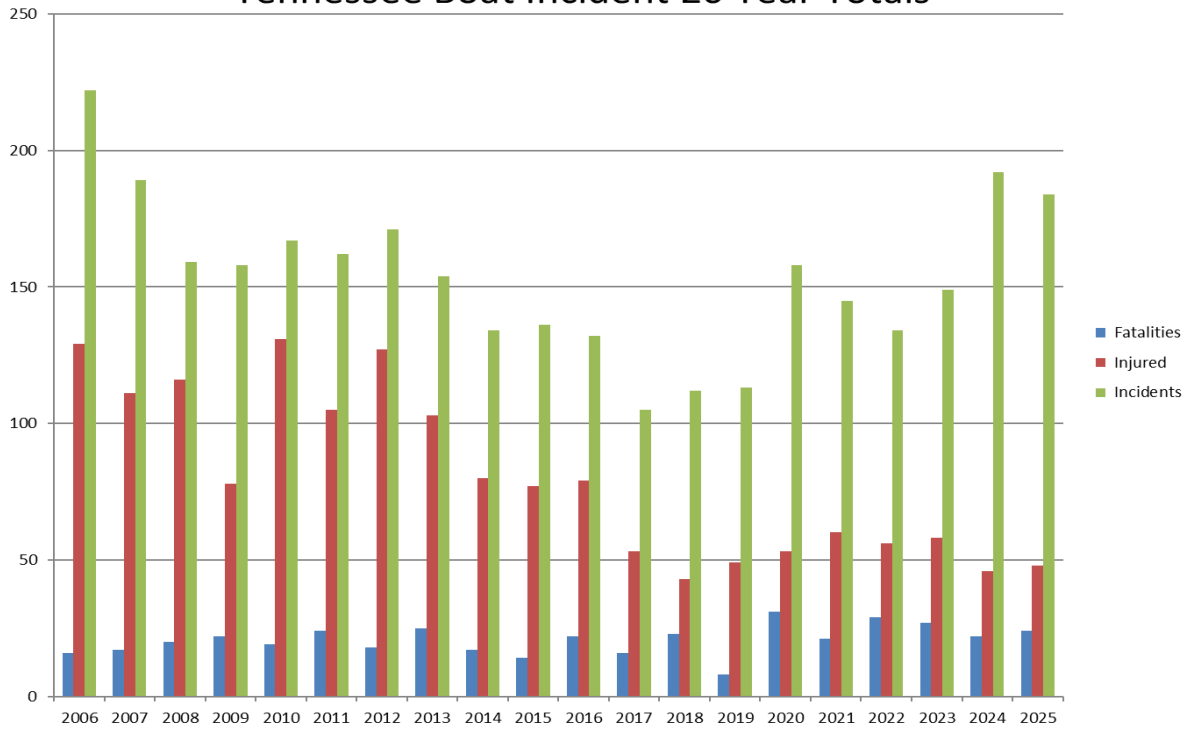
• Number of persons successfully completing exam in 2025	22,377
• Number of persons successfully completing exam since 2005	149,026

Boat Incident Report
Statistics - Compiled From
1965 through 2025

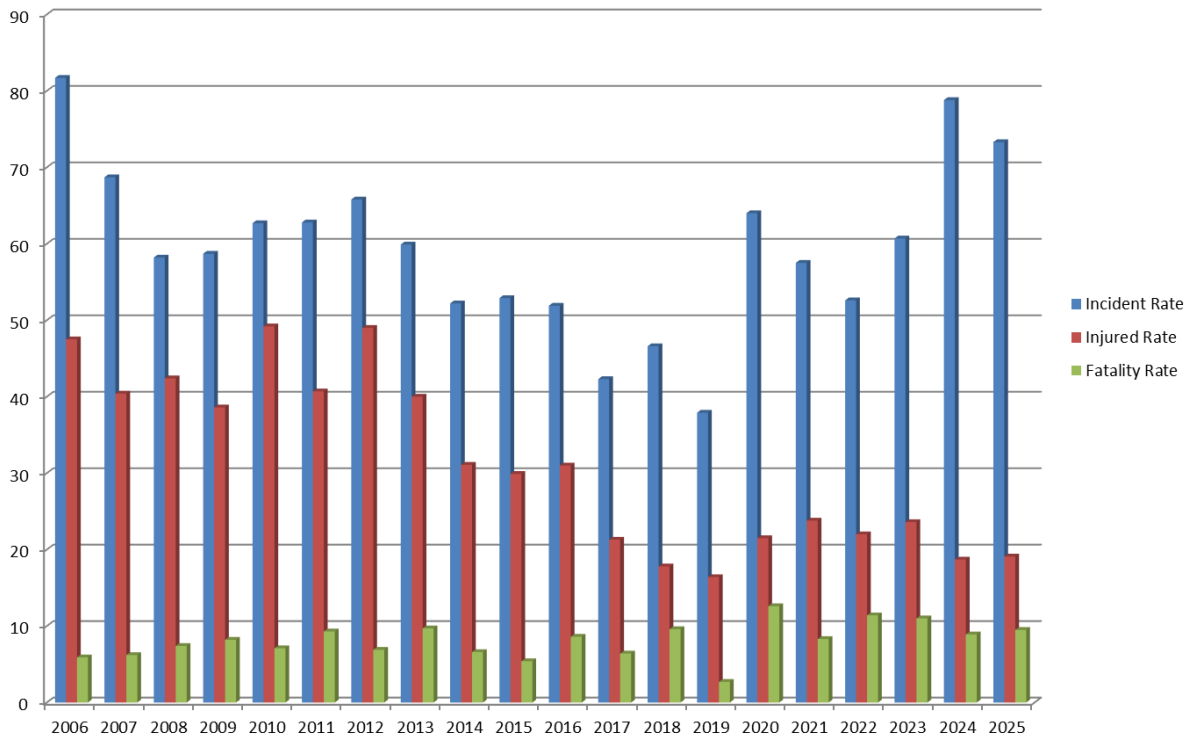
YEAR	NUMBER			RATE PER 100,000			
	REGISTERED VESSELS	INJURED	FATALITIES	INCIDENTS	INJURED	FATAL	INCIDENTS
1965	70,899	6	2	13	8.5	2.8	18.3
1966	81,897	13	8	33	15.9	9.8	40.3
1967	90,844	11	29	51	12.1	31.9	56.2
1968	97,785	16	18	54	16.4	18.4	55.2
1969	122,958	16	27	40	13	21.9	32.5
1970	120,292	18	40	51	14.9	33.3	42.4
1971	140,370	1	22	18	0.7	15.7	12.8
1972	153,227	9	25	48	5.9	16.3	31.3
1973	174,729	13	47	72	7.4	26.9	41.2
1974	189,290	27	37	64	14.3	19.5	33.8
1975	204,499	49	30	95	23.9	14.7	46.5
1976	169,543	30	26	90	17.7	15.3	53.1
1977	182,752	64	35	102	35	19.2	55.8
1978	215,292	32	29	84	14.9	13.5	39
1979	183,224	46	37	84	25.1	20.2	45.8
1980	185,298	78	30	92	42.1	38.9	49.6
1981	186,221	41	38	78	22	20.4	41.9
1982	187,850	38	32	71	20.2	17	37.8
1983	192,018	46	32	93	23.9	16.7	48.4
1984	196,446	47	24	69	23.9	12.2	35.1
1985	200,582	36	22	74	17.9	10.9	36.9
1986	207,409	49	28	82	23.6	13.5	39.5
1987	214,646	50	26	90	23.3	12.1	41.9
1988	224,709	51	15	89	22.7	6.7	39.6
1989	233,403	39	24	73	16.7	10.3	31.3
1990	241,632	41	19	72	16.9	7.7	29.8
1991	247,661	48	16	91	19.4	6.5	36.7
1992	255,043	60	11	90	23.5	4.3	35.3
1993	264,194	50	14	82	18.9	5.3	31
1994	275,597	74	11	109	26.9	3.9	39.6
1995	288,834	88	7	151	11.1	2.4	52.3
1996	297,719	75	31	154	25.2	10.4	51.7
1997	306,215	47	16	119	15.3	5.2	38.9
1998	312,030	84	11	168	26.9	3.5	53.8

1999	314,620	120	19	186	38.1	6	59.1
2000	269,583	110	19	221	40.8	7	81.9
2001	256,670	111	11	174	43.2	4.3	67.8
2002	259,235	101	21	182	38.9	8.1	70.2
2003	261,636	142	17	213	54.6	6.1	80.6
2004	261,465	173	31	210	66.1	11.8	80.3
2005	267,567	108	10	169	41.5	3.7	63.5
2006	271,687	129	16	222	47.5	5.9	81.7
2007	274,914	111	17	189	40.4	6.2	68.7
2008	271,455	116	20	159	42.4	7.4	58.2
2009	269,361	104	22	158	38.6	8.2	58.7
2010	266,185	131	19	167	49.2	7.1	62.7
2011	258,096	105	24	162	40.7	9.3	62.8
2012	259,632	127	18	171	49	6.9	65.8
2013	257,451	103	25	154	40	9.7	59.9
2014	256,862	80	17	134	31.1	6.6	52.2
2015	257,172	77	14	136	29.9	5.4	52.9
2016	254,480	79	22	132	31	8.6	51.9
2017	248,475	53	16	105	21.3	6.4	42.3
2018	240,751	44	23	112	18.2	9.6	46.5
2019	249,143	49	8	113	19.7	3.2	45.4
2020	246,932	53	31	158	21.5	12.6	64
2021	252,239	60	21	145	23.8	8.3	57.5
2022	254,741	56	29	134	22	11.4	52.6
2023	245,449	58	27	149	23.6	11	60.7
2024	244,796	46	22	192	18.7	8.9	78.8
2025	251,569	48	24	184	19.1	9.5	73.3
Averages		64	22	117	26	11	50

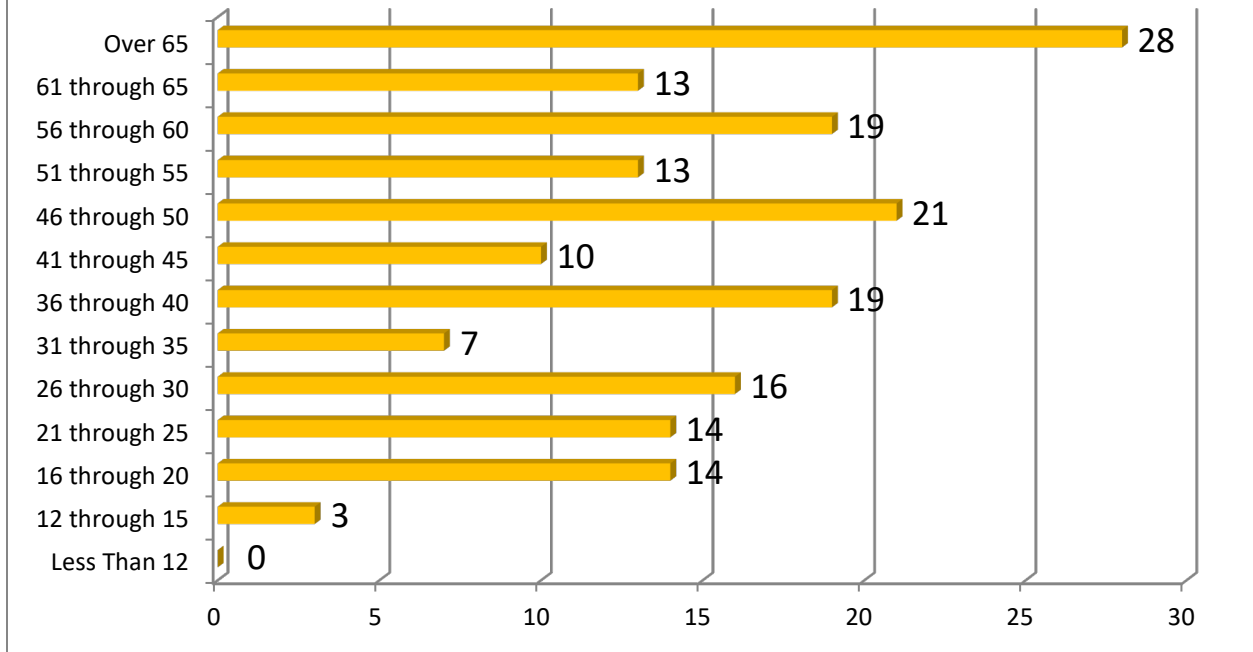
Tennessee Boat Incident 20 Year Totals



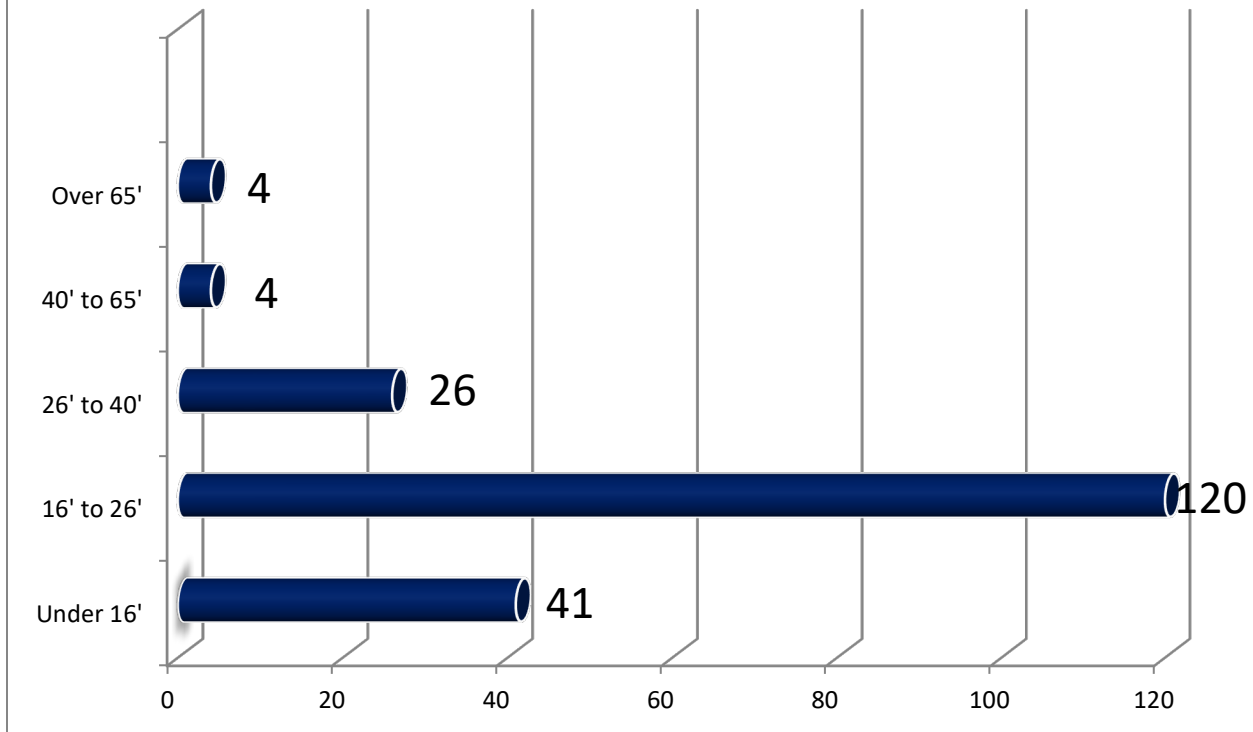
Tennessee Boat Incident 20 Year Totals



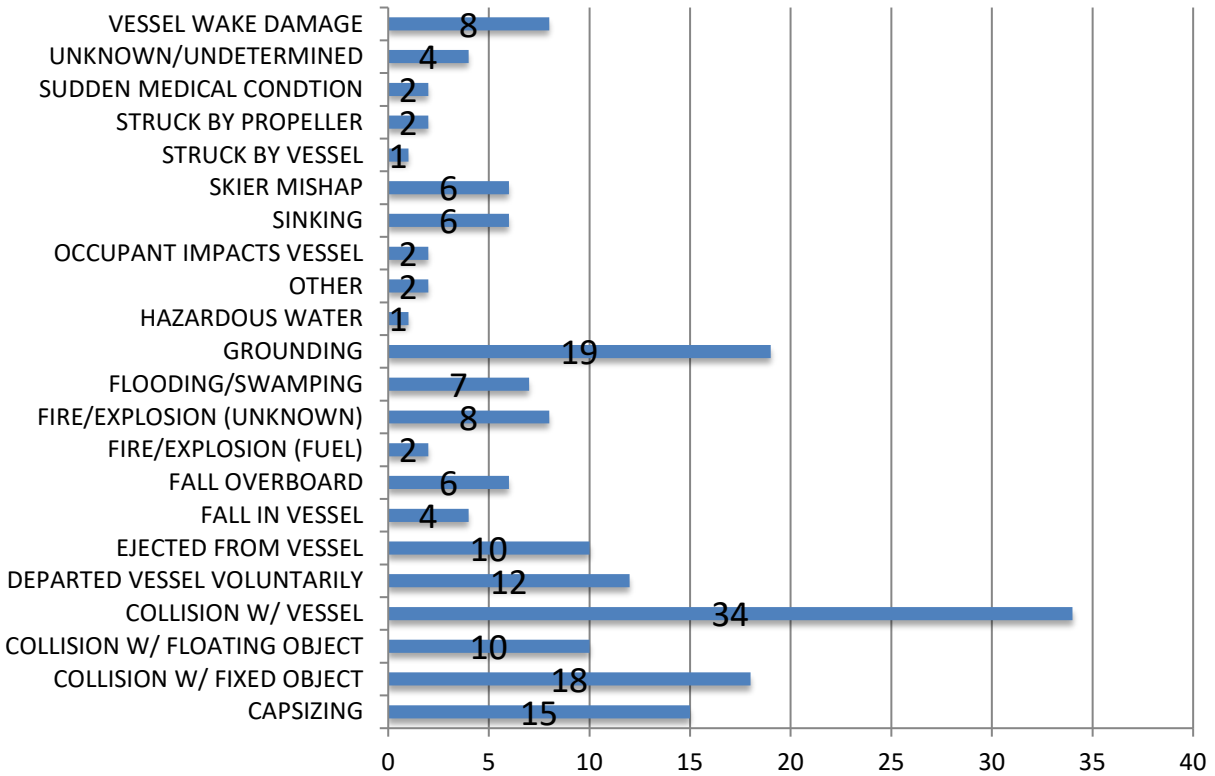
Number of Operators by Age Groups All Incidents 2025



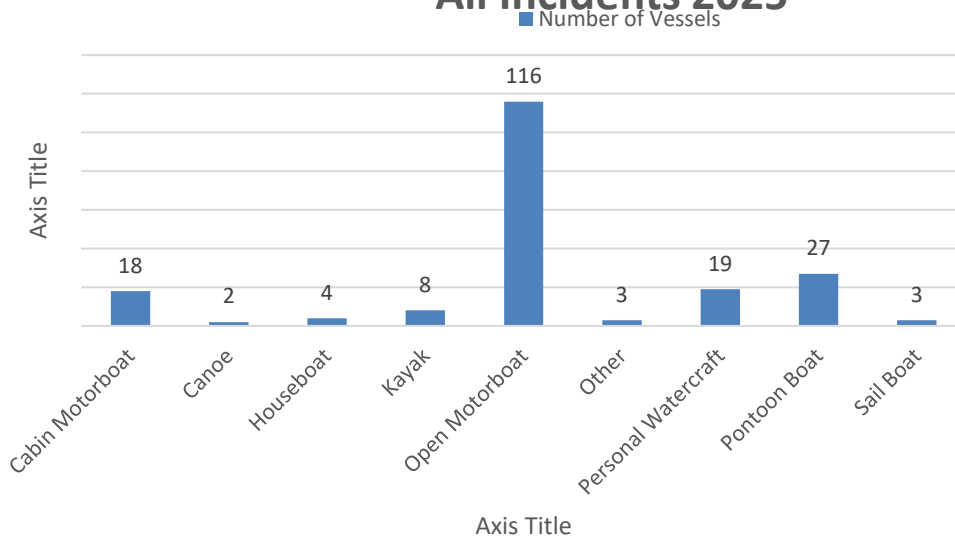
Number of Vessels by Length Category All Incidents 2025



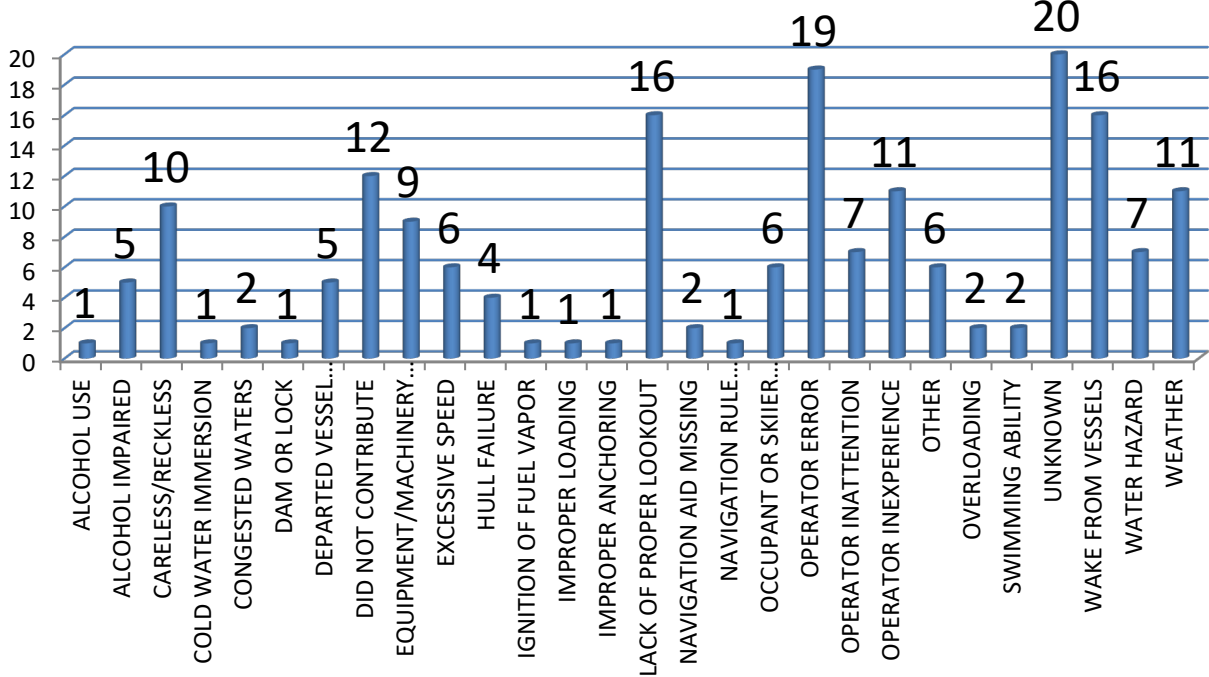
Number of Vessels Involved by Incident Type All Incidents 2025



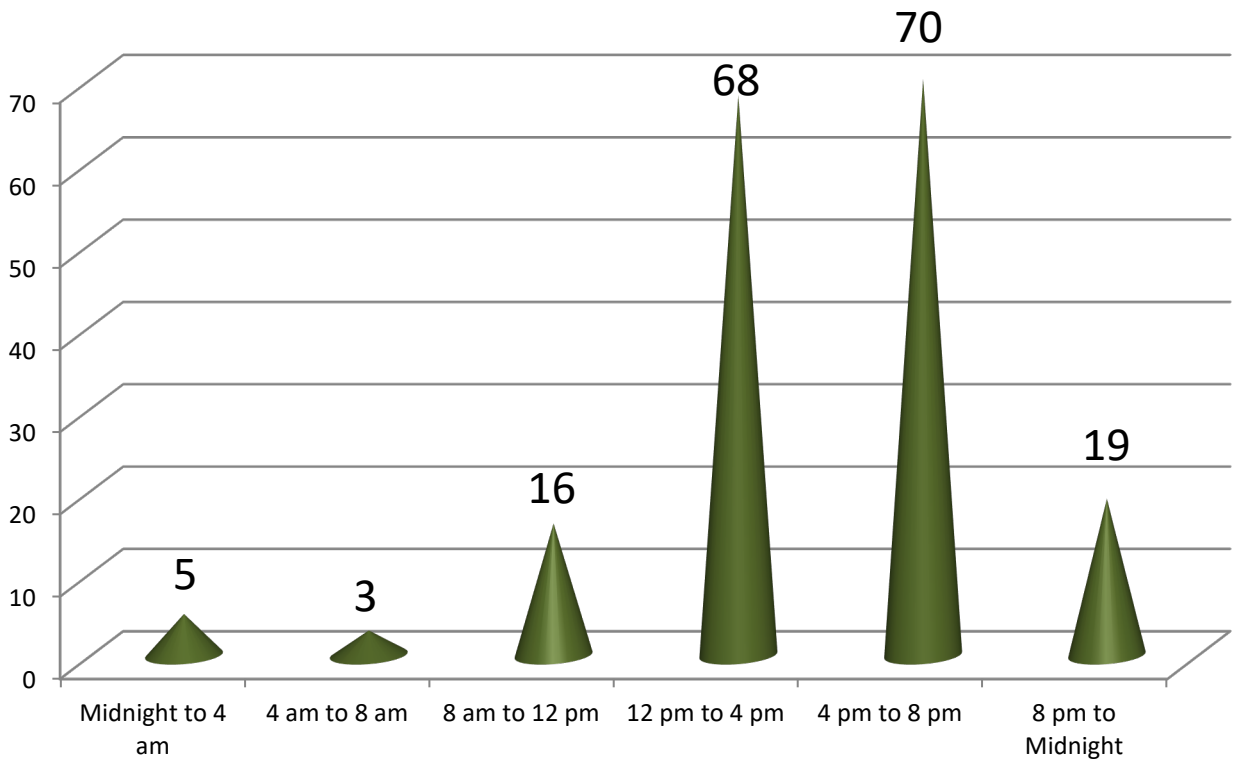
Number of Vessels by Vessel Type All Incidents 2025



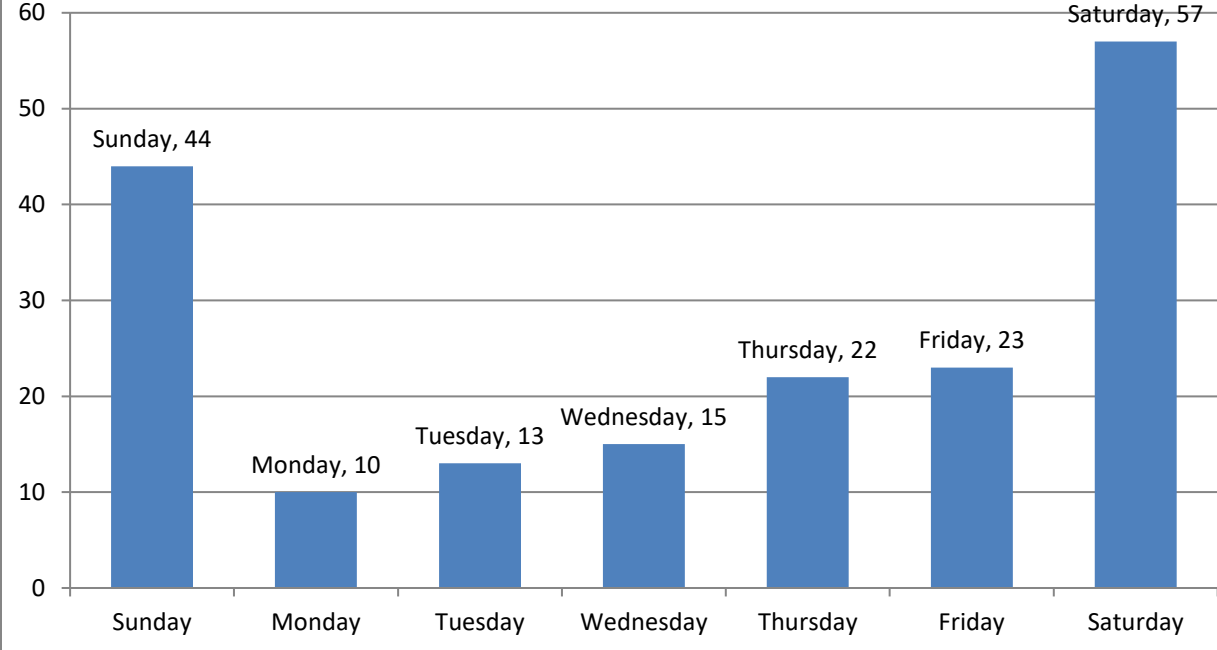
Number of Incidents by Primary Cause All Incidents 2025



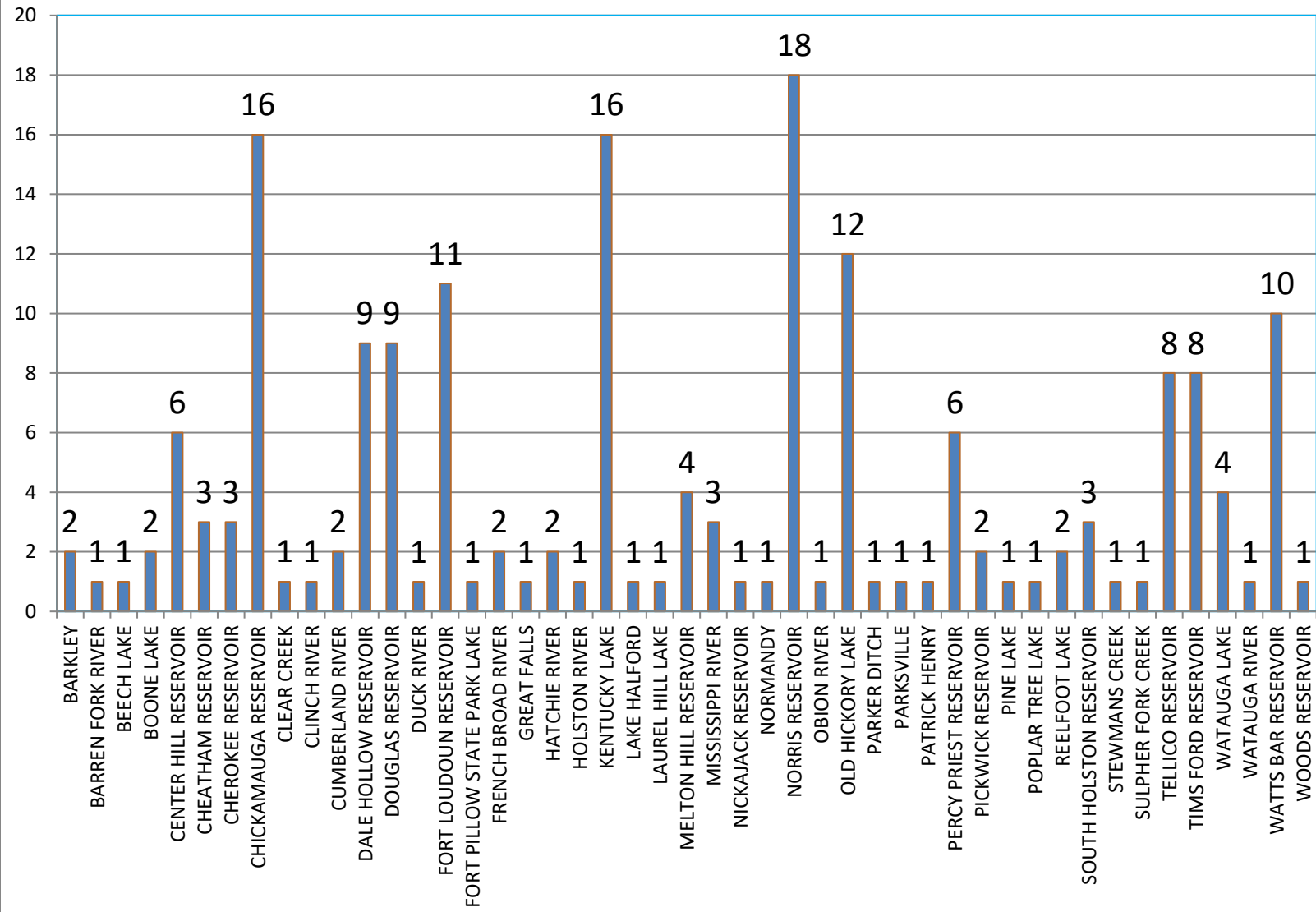
Number of Incidents by Time Period All Incidents 2025



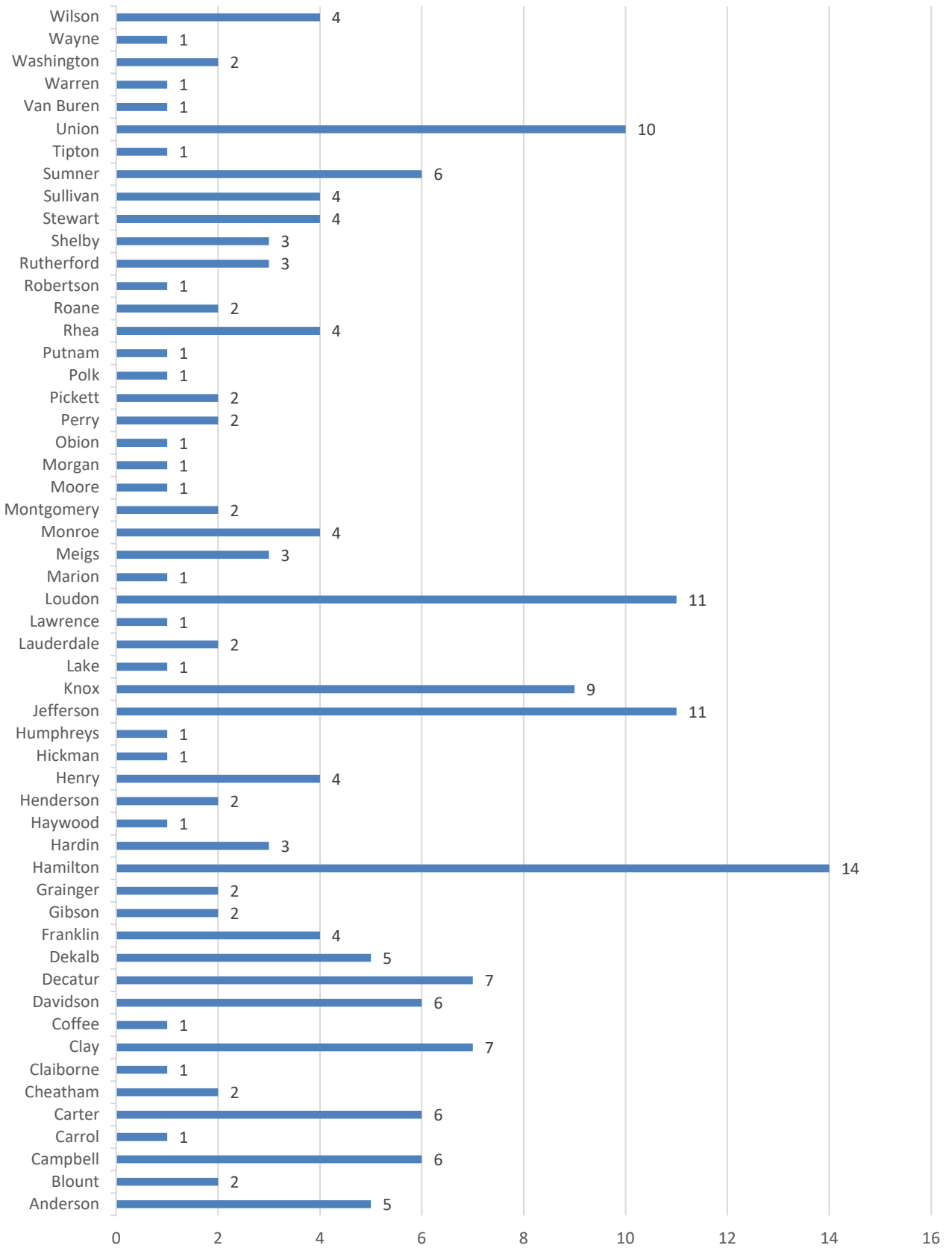
Incidents by Day of Week All Incidents 2025



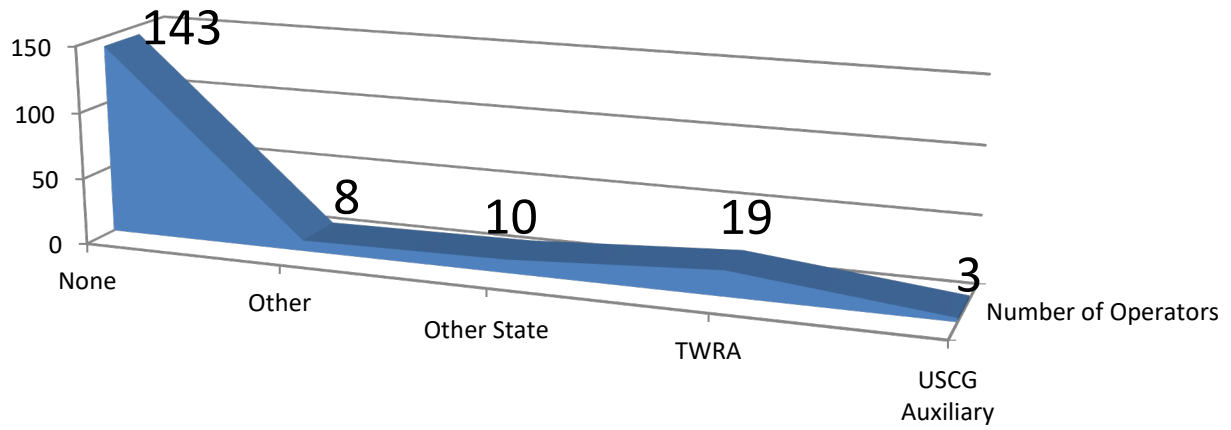
Number of Incidents by Body of Water All Incidents 2025



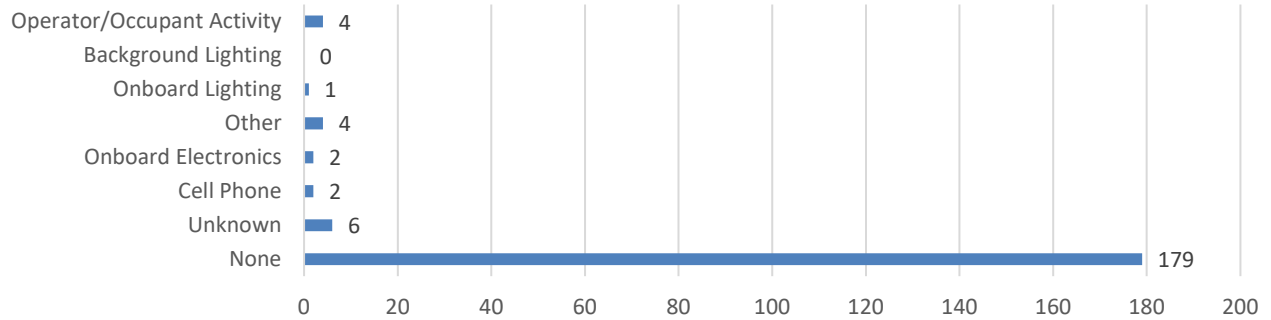
Number of Incidents by County All Incidents 2025



Number of Operators by Education Type All Incidents 2025



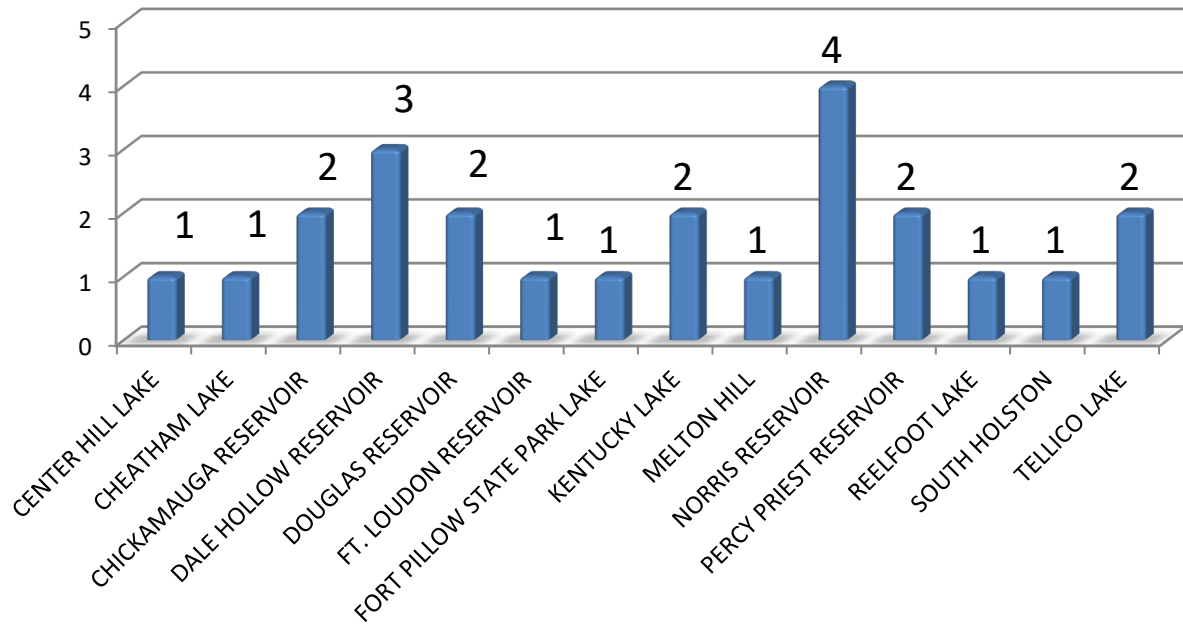
Distracted Operation Data All Incidents 2025



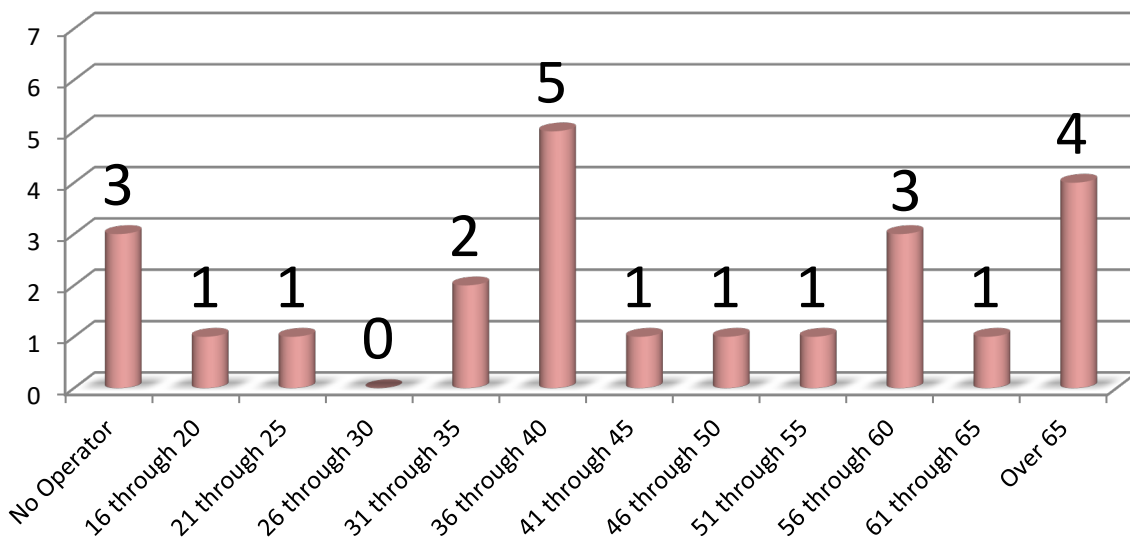
Distracted Operation Data All Incidents 2025



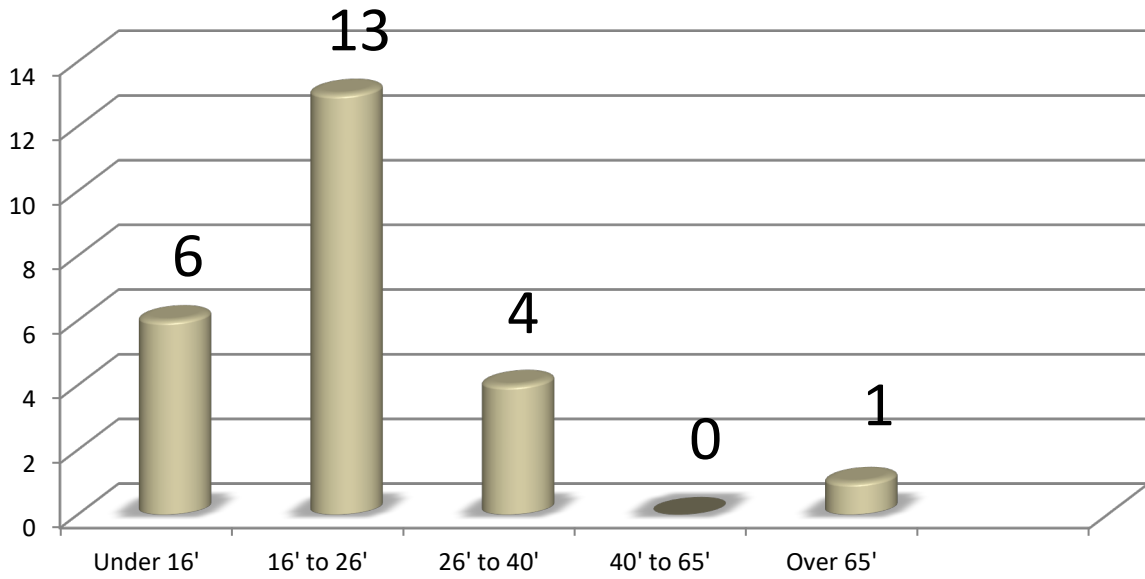
Number of Incidents by Body of Water Fatal Incidents 2025



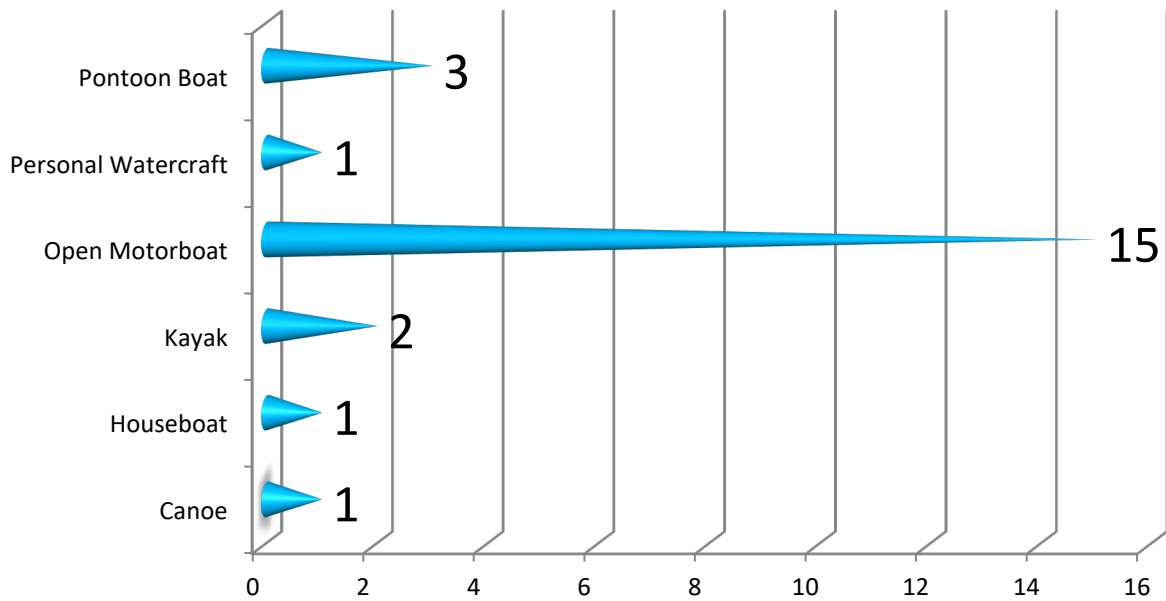
Number of Operators by Age Category Fatal Incidents 2025



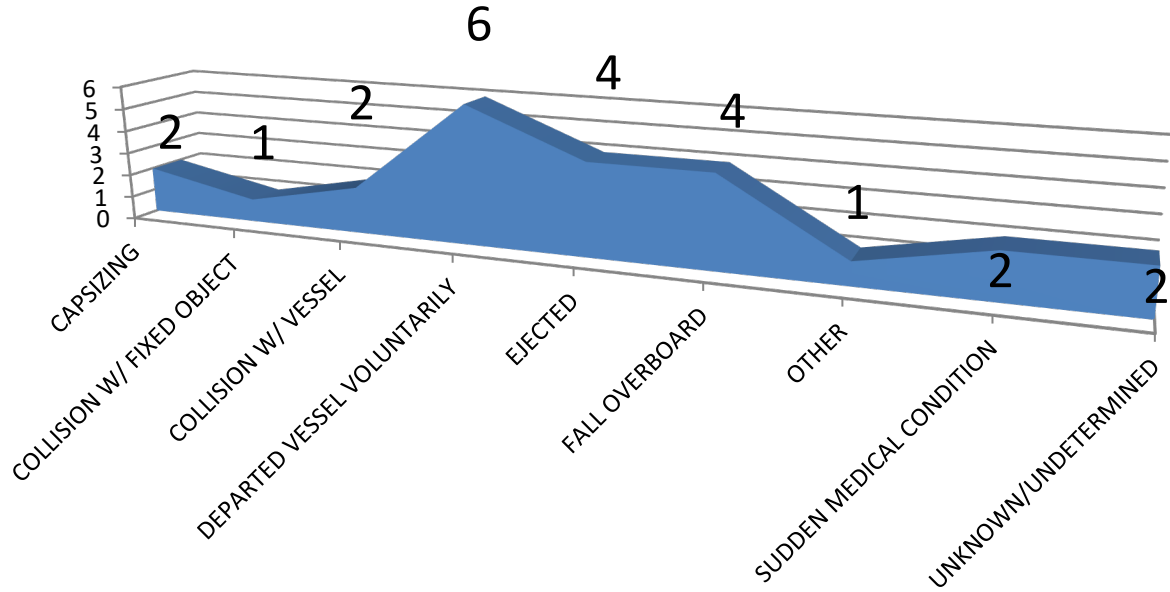
Number of Vessels by Vessel Length Fatal Incidents 2025



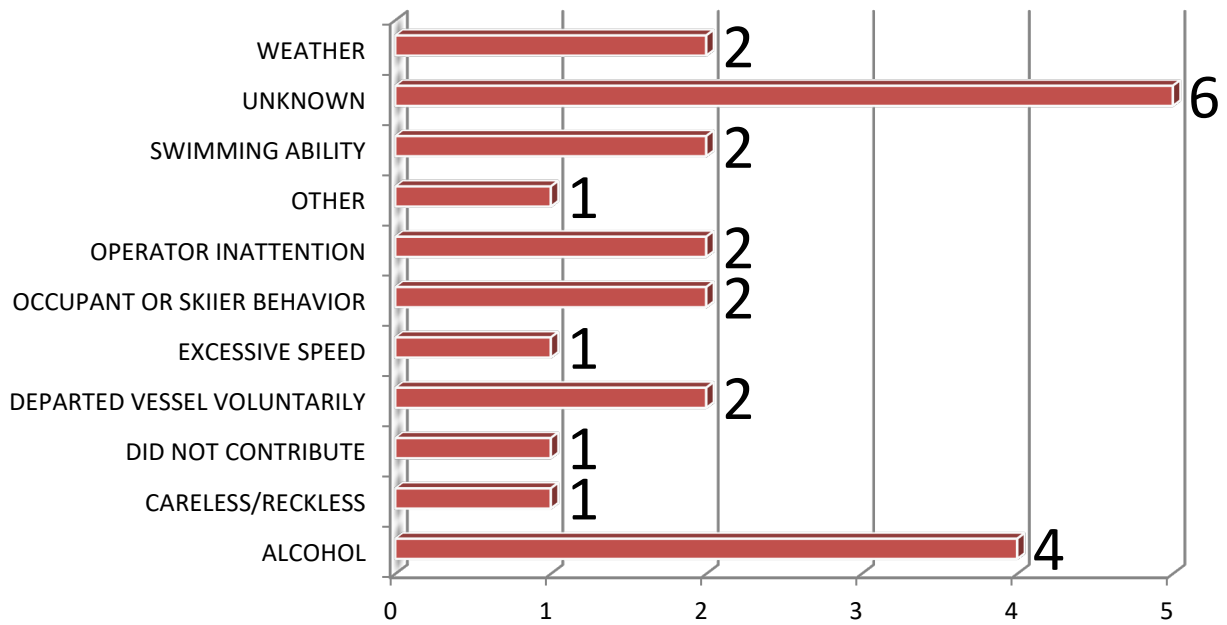
Number of Vessels by Vessel Type Fatal Incidents 2025



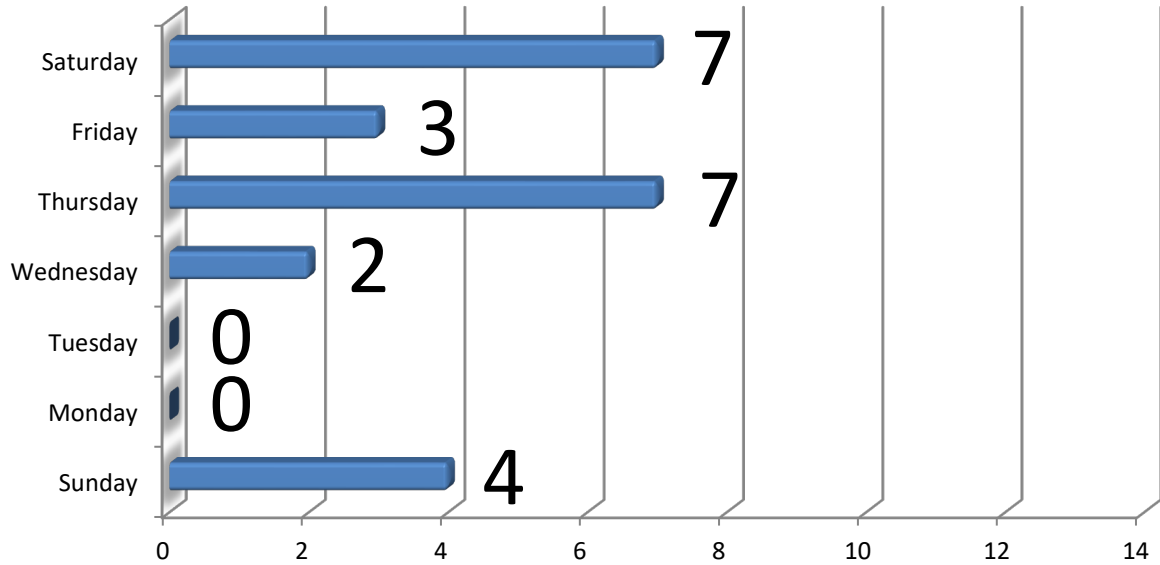
Number of Incidents by Primary Incident Type Fatal Incidents 2025



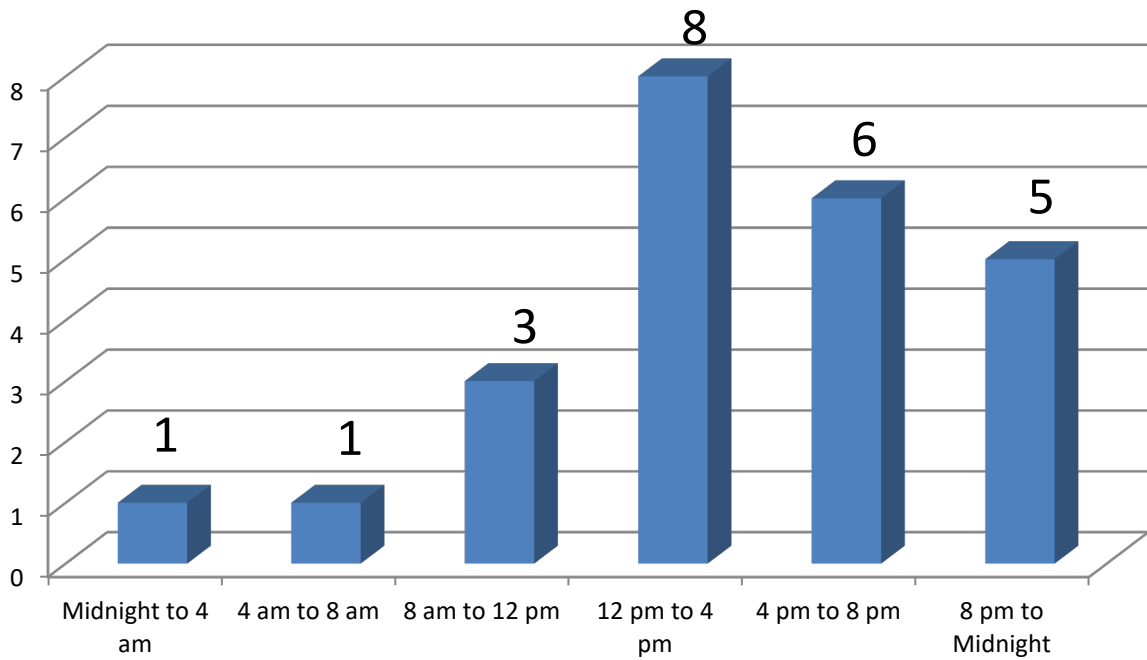
Number of Incidents by Primary Cause Fatal Incidents 2025



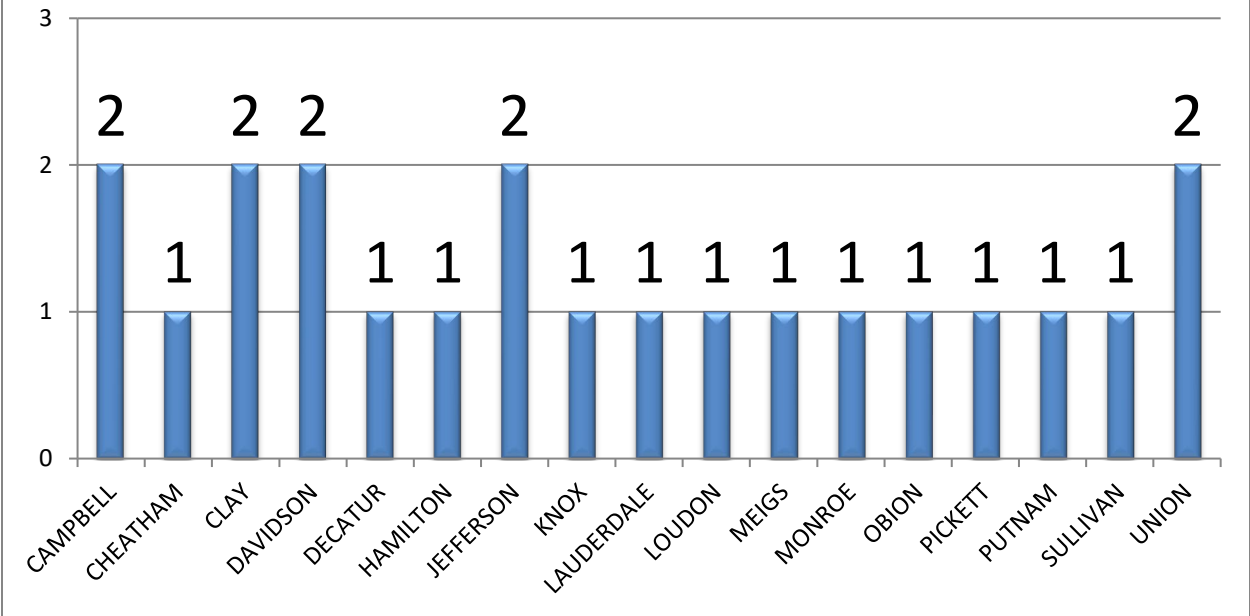
Number of Incidents by Day of Week Fatal Incidents 2025



Number of Incidents by Time of Day Fatal Incidents 2025

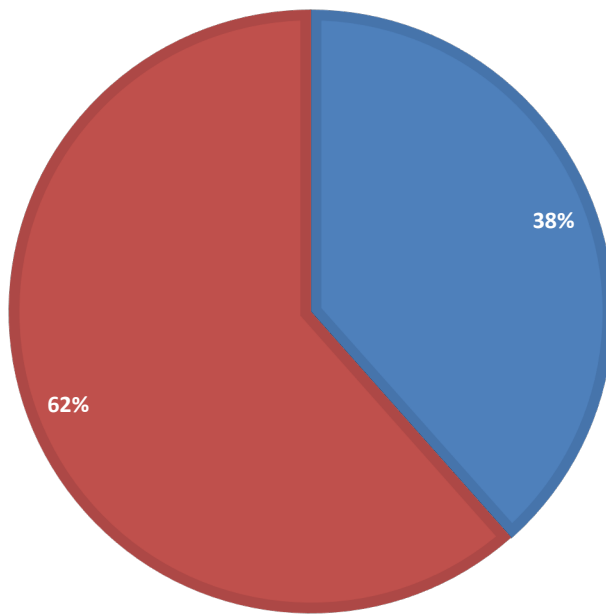


Number of Incidents by County Fatal Incidents 2025

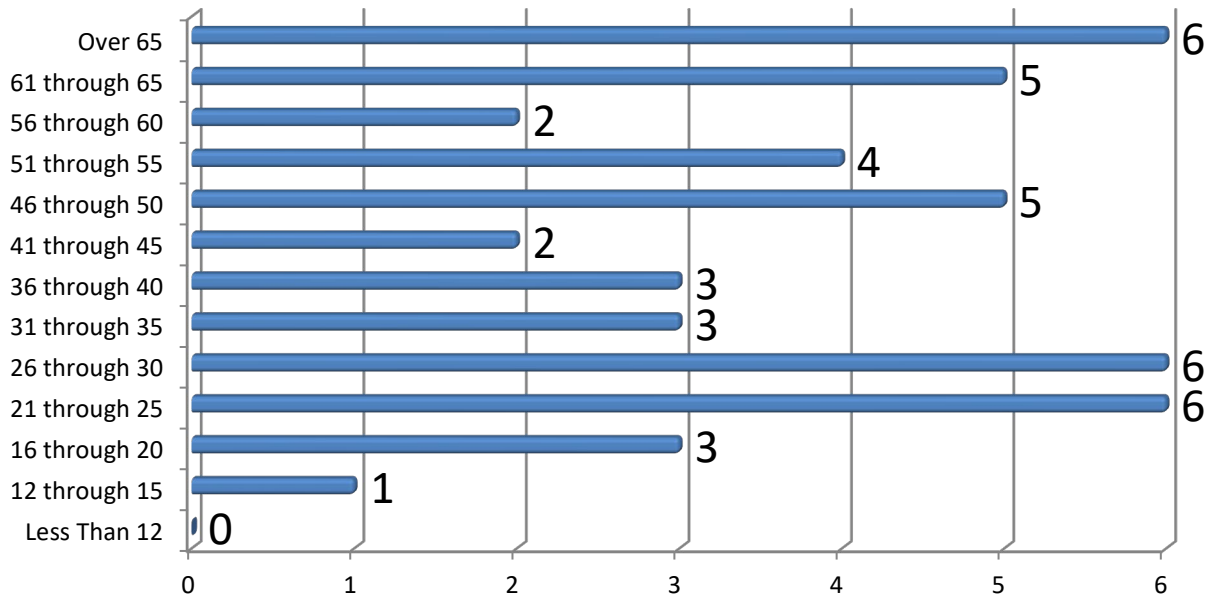


ALCOHOL/DRUGS INVOLVED FATAL INCIDENTS 2025

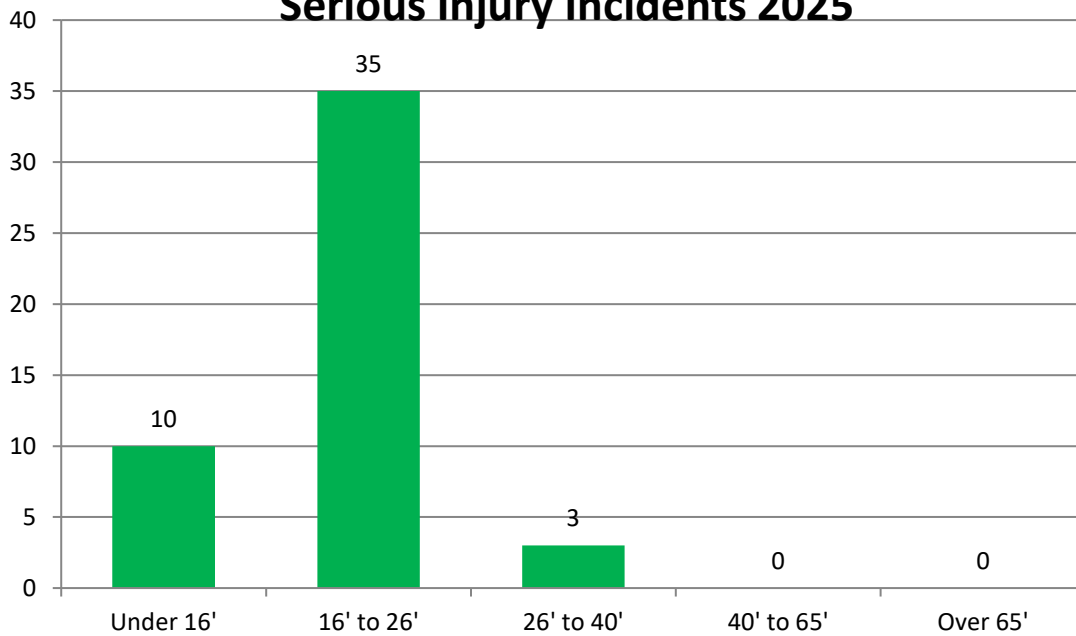
■ Alcohol/Drugs ■ No Alcohol/Drugs



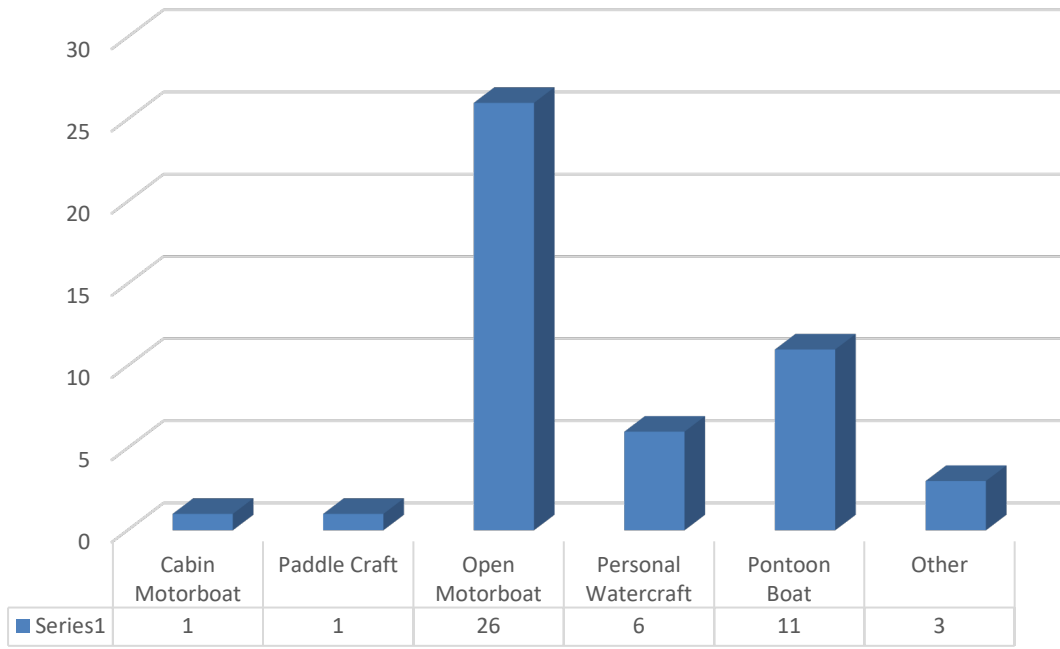
Number of Operators by Age Groups Serious Injury Incidents 2025



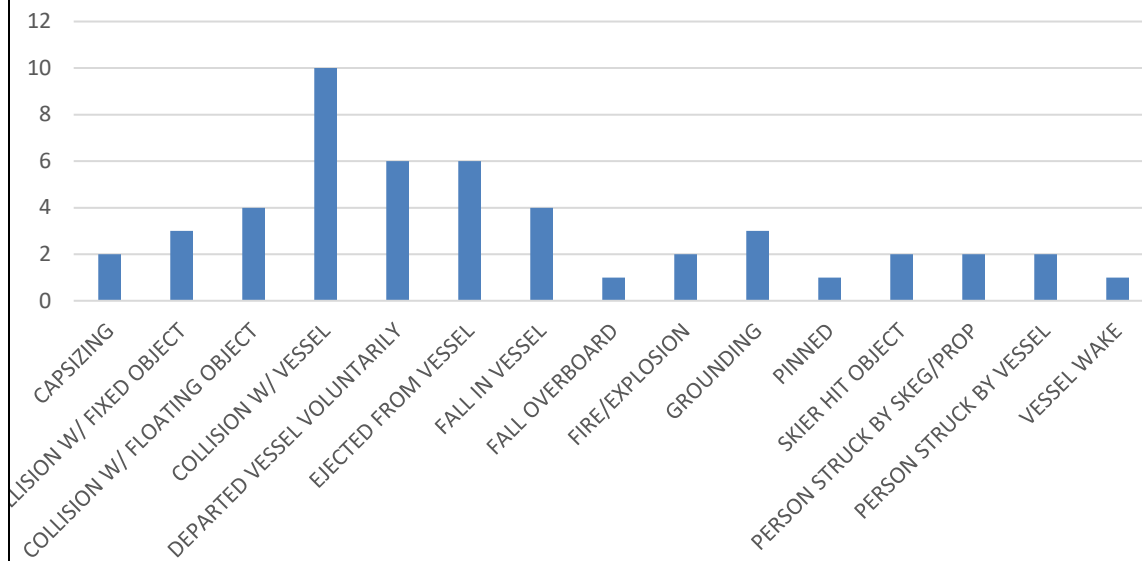
Number of Vessels by Length Category Serious Injury Incidents 2025



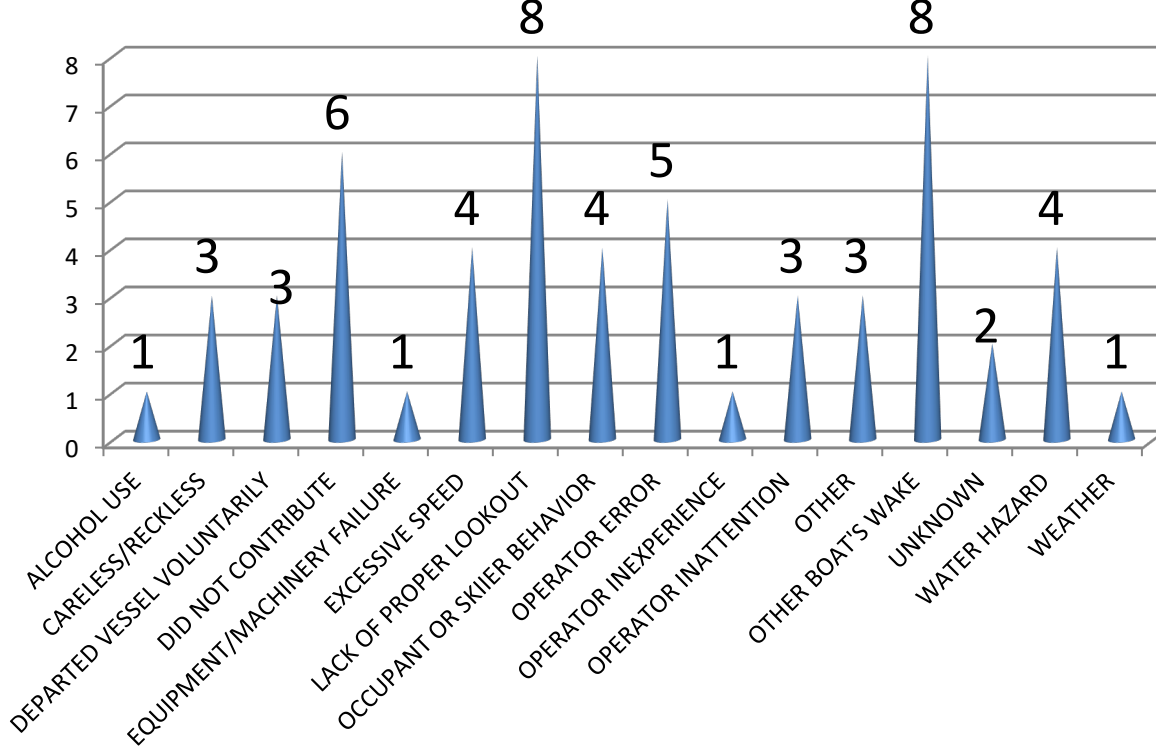
Number of Vessels by Vessel Type Serious Injury Incidents 2025



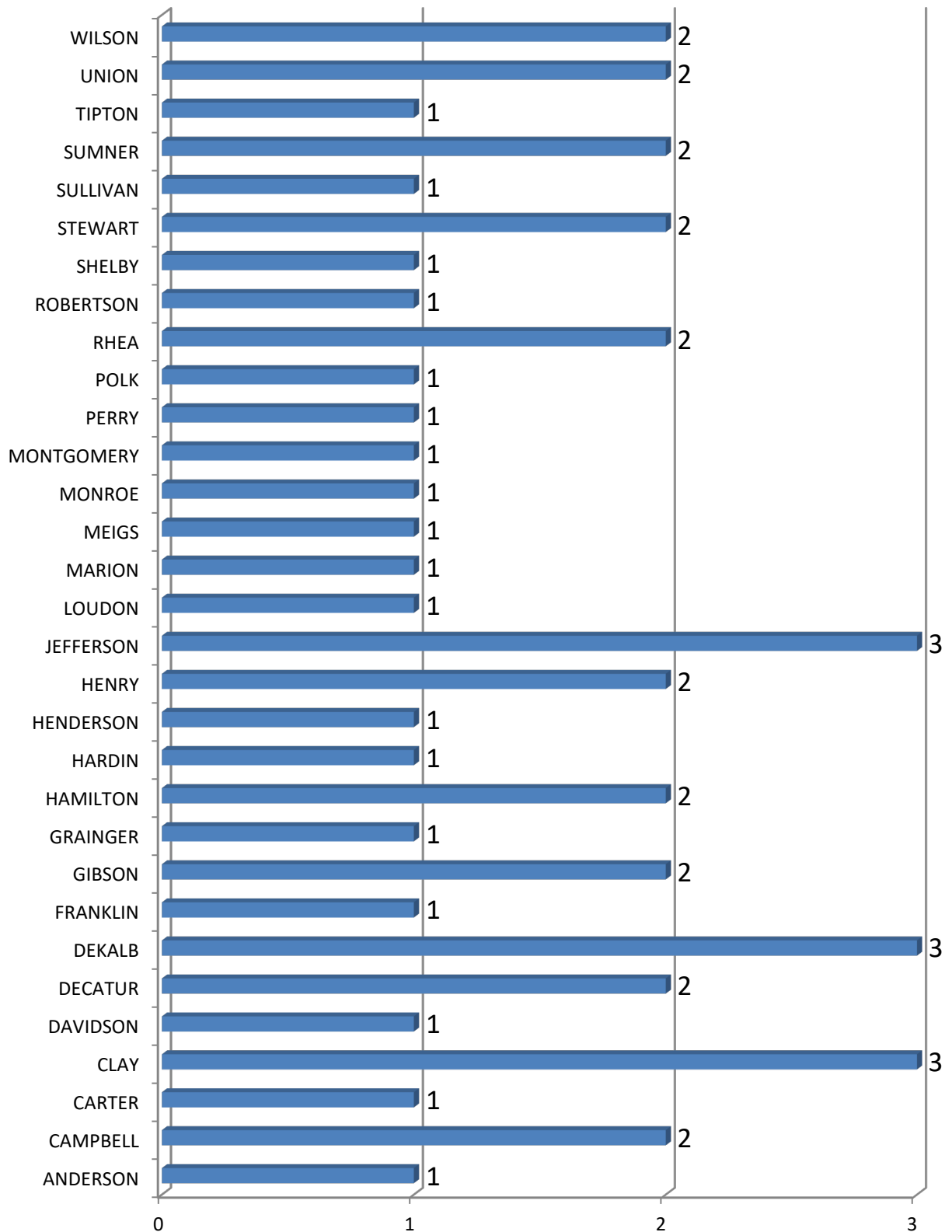
Number of Vessels by Type of Incident Serious Injury Incidents 2025

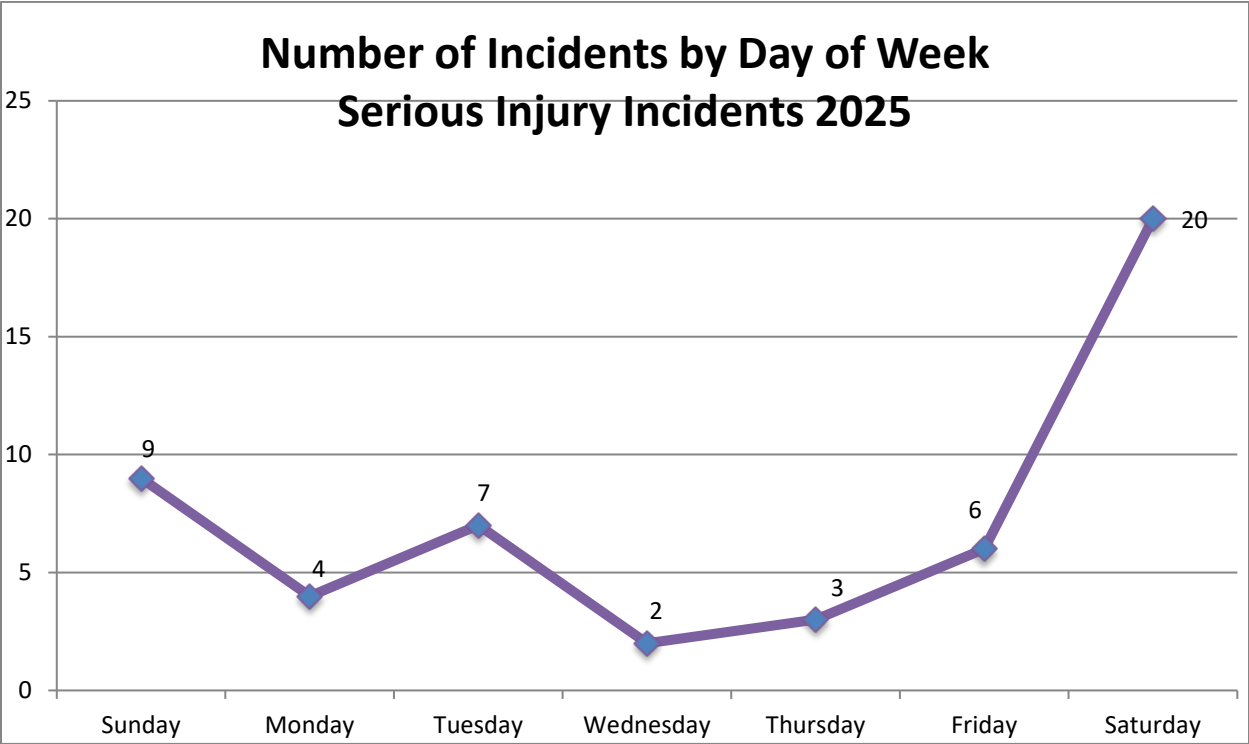
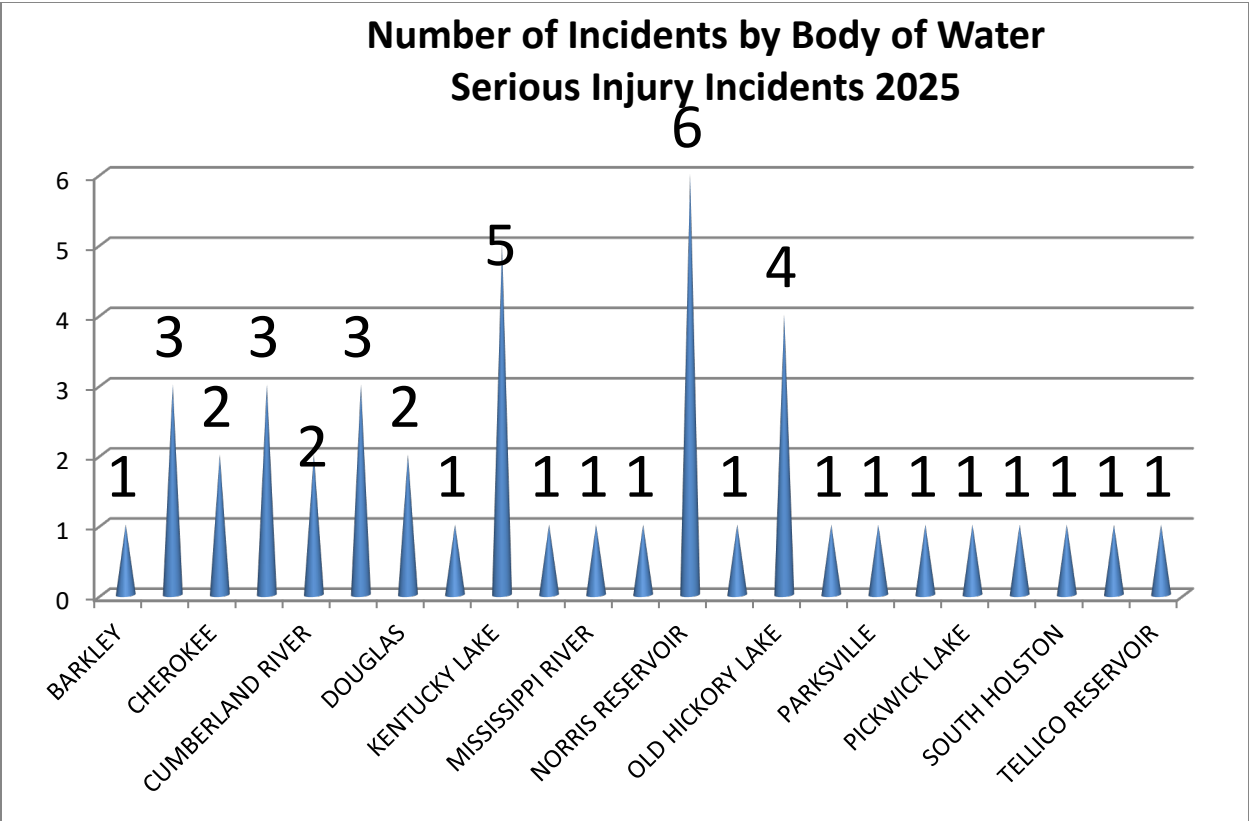


Number of Incidents by Primary Cause Serious Injury Incidents 2025

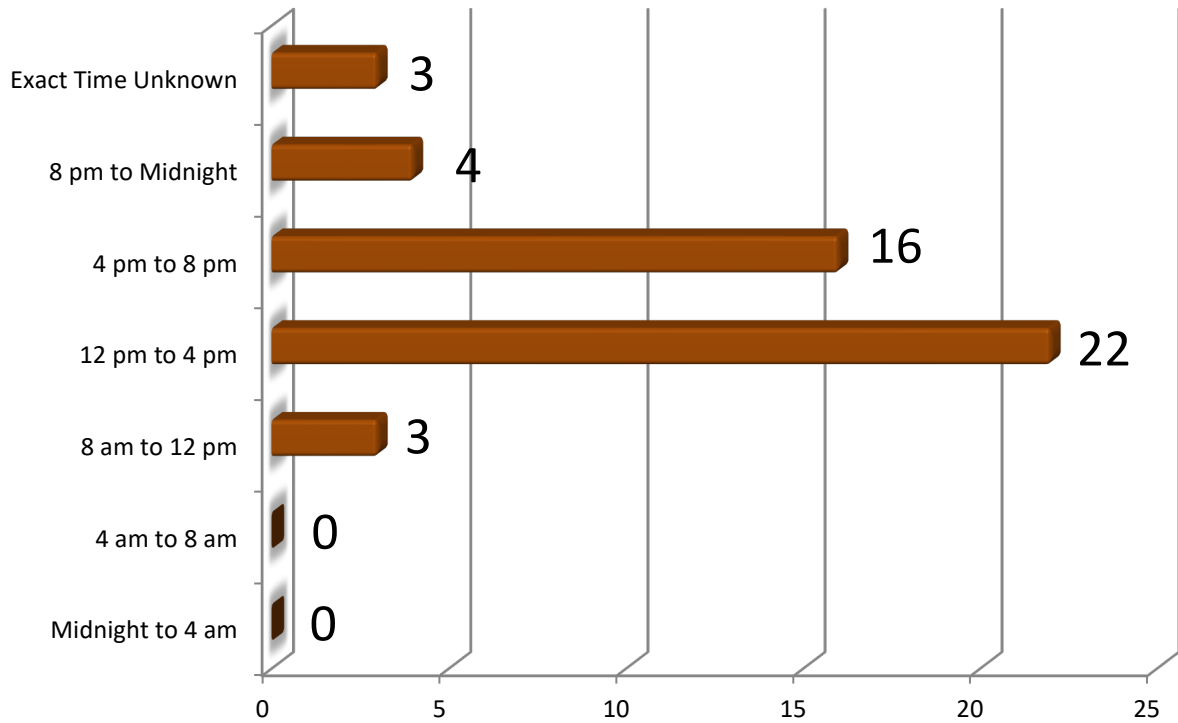


Number of Incidents by County Serious Injury Incidents 2025

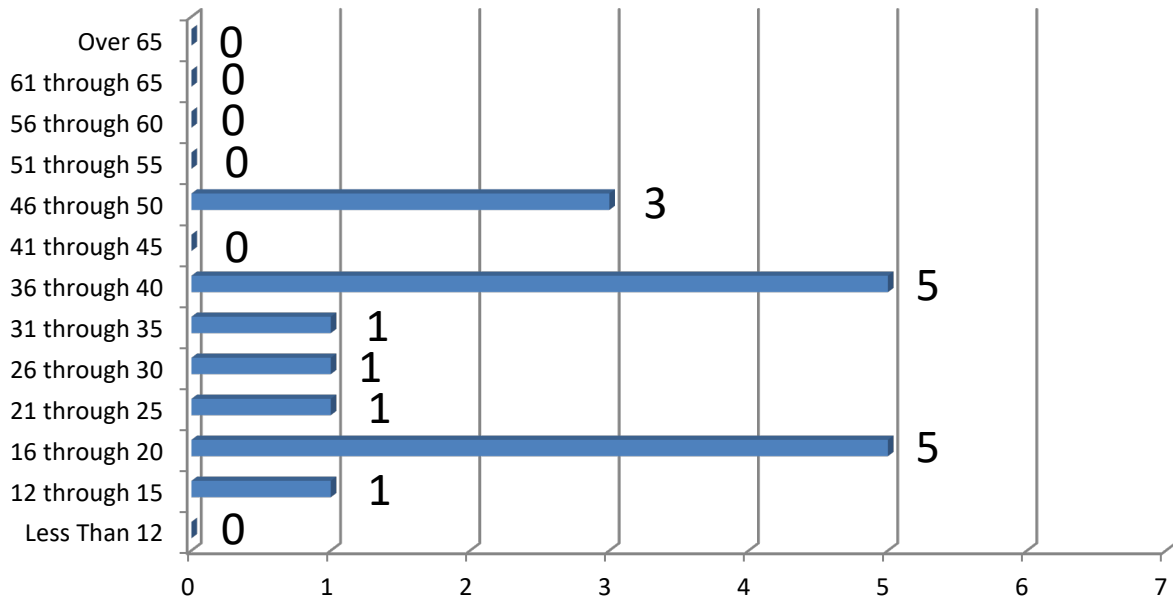




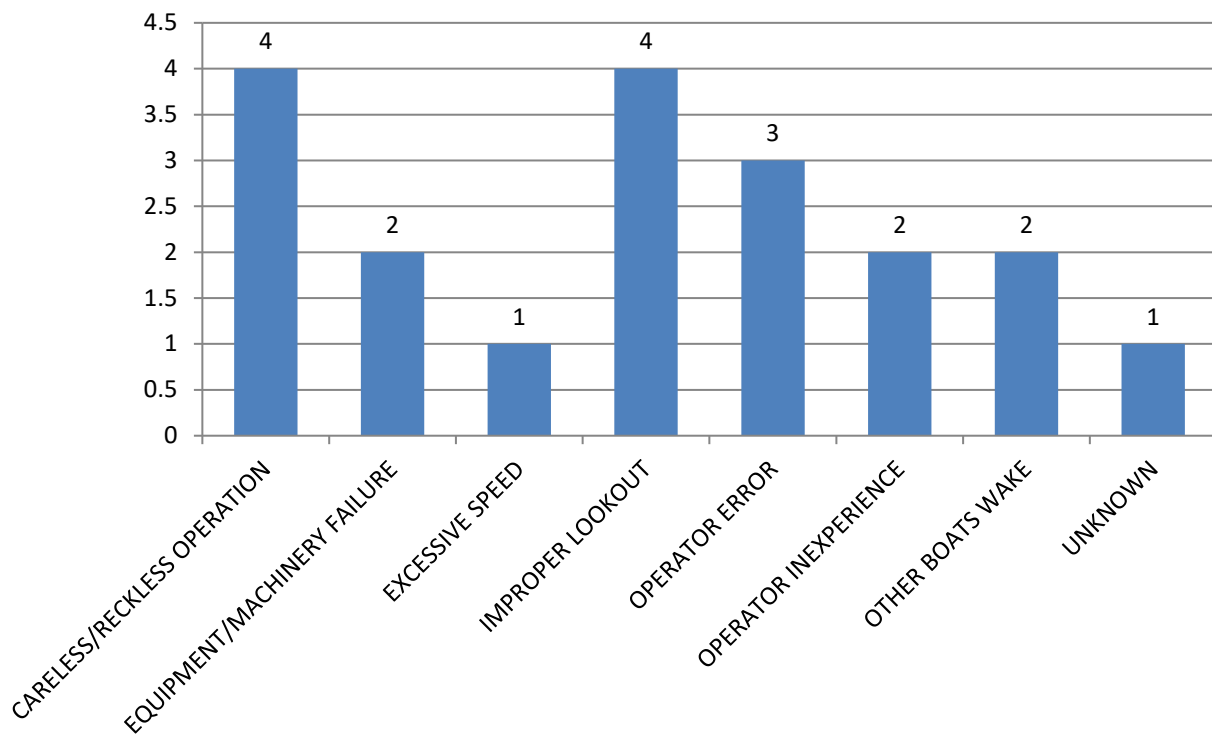
Number of Incidents by Time of Day Serious Injury Incidents 2025



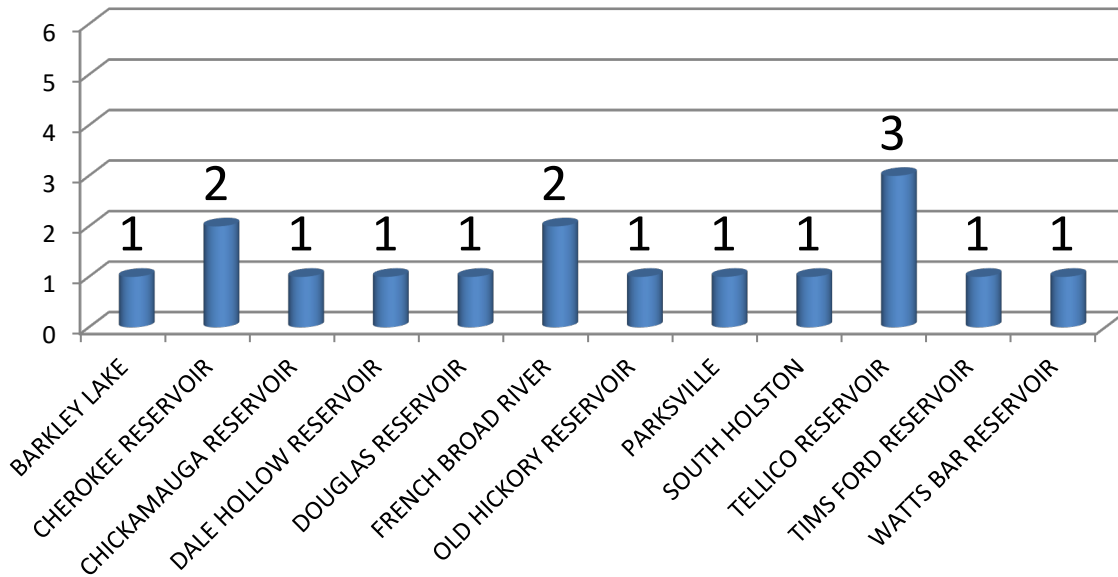
Number of Operators by Age Category Incidents Involving PWCs 2025



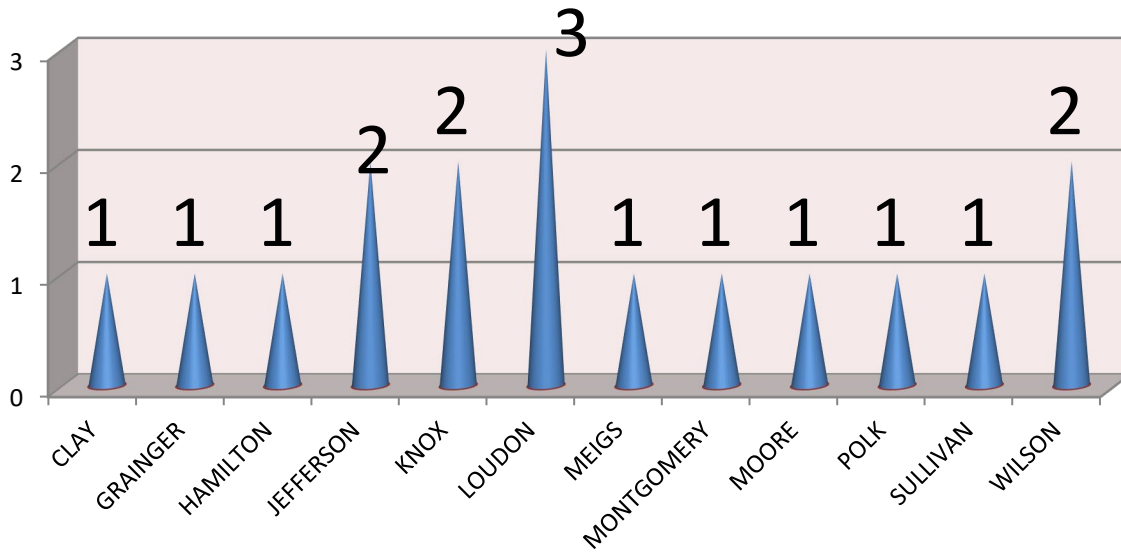
Number of Incidents by Primary Cause Incidents Involving PWCs 2025



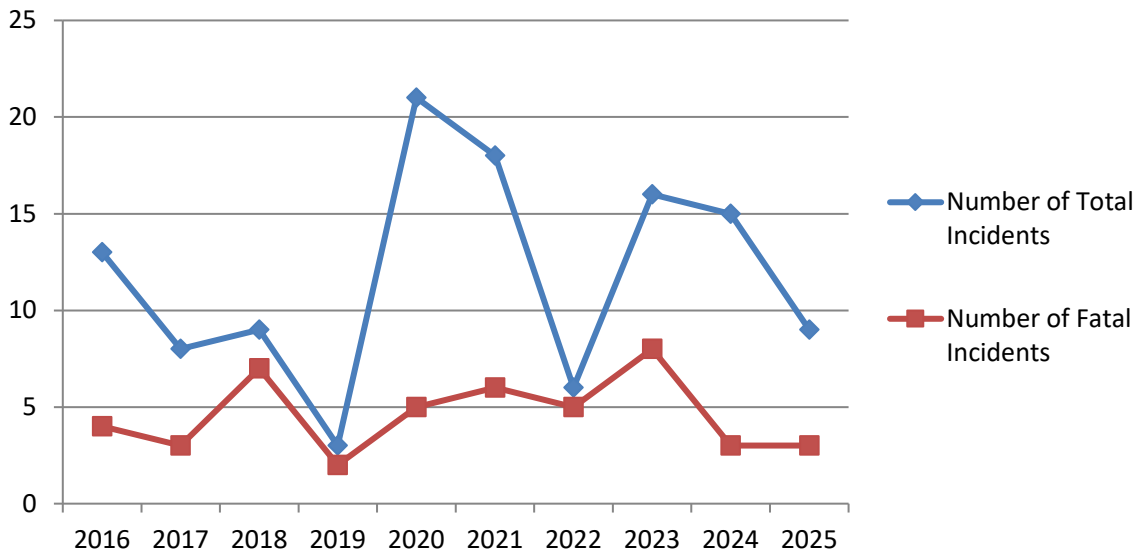
Number of Incidents by Body of Water Incidents Involving PWCs 2025



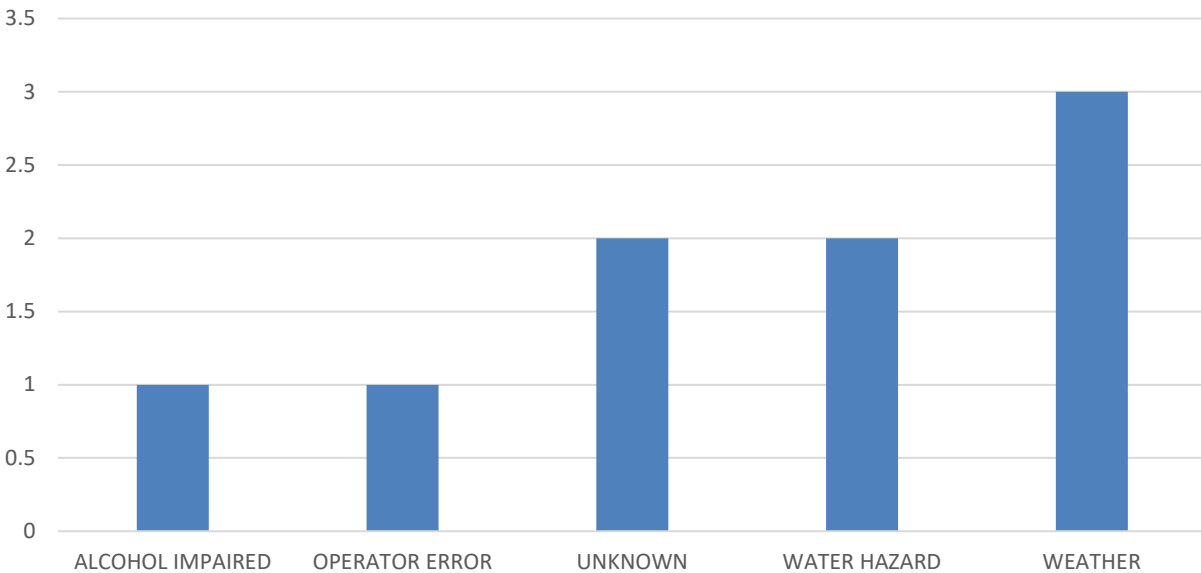
Number of Incidents by County Incidents Involving PWCs 2025



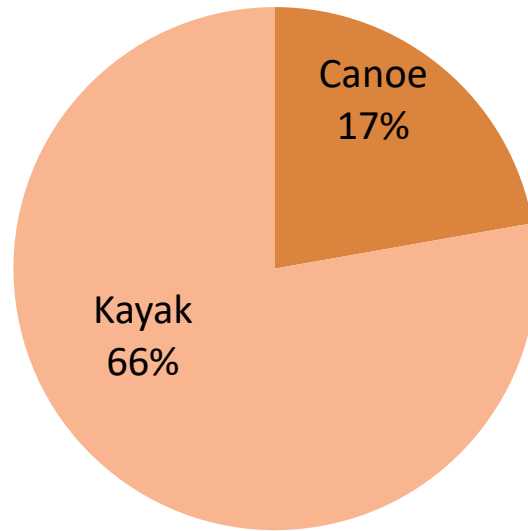
10 Year Trend in Recreational Paddlecraft Incidents



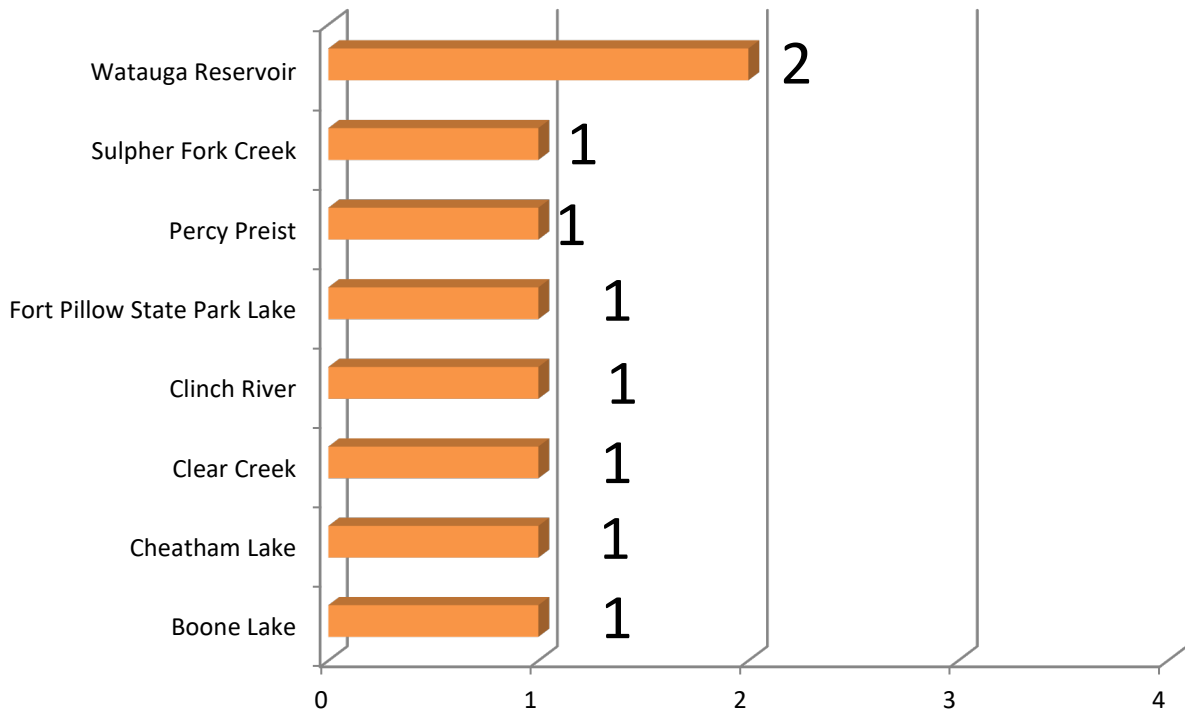
Incidents by Primary Cause Recreational Paddlecraft Incidents 2025



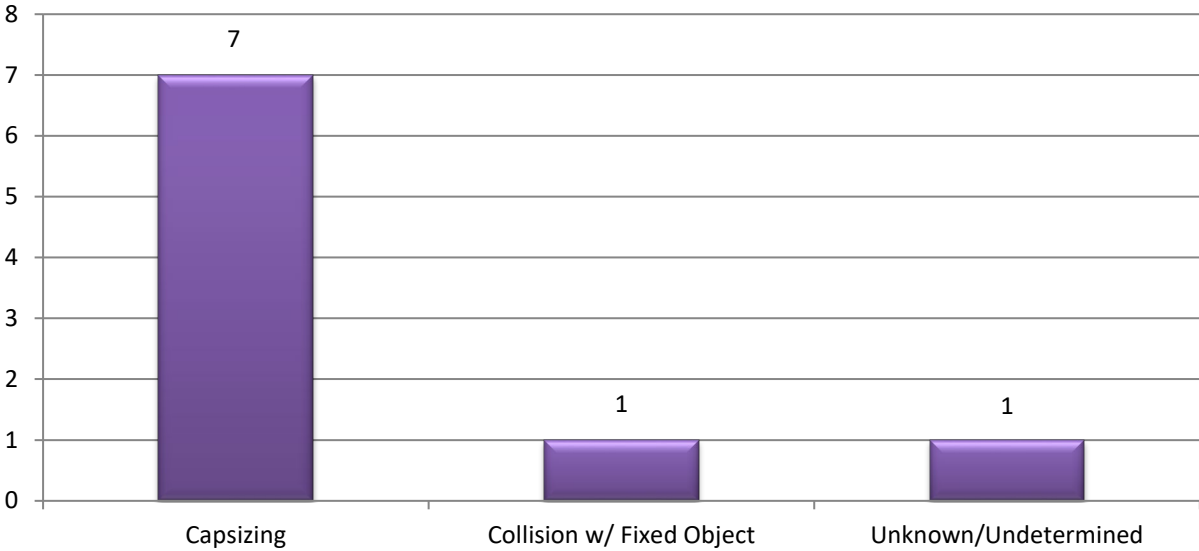
Percentage of Incidents by Vessel Type Recreational Paddlecraft Incidents 2025



Number Of Incidents by Body of Water Recreational Paddlecraft Incidents 2025



Number of Incidents by Incident Type Recreational Paddlecraft Incidents 2025



GLOSSARY

Alcohol Impairment: When alcoholic beverages are consumed, and the investigating official has determined that the operator was impaired or affected while operating the vessel -- or -- the vessel's passengers were impaired and such impairment contributes to the resultant accident. This includes alcohol consumption that may have occurred outside of the vessel and the occupants are now under the influence.

At Anchor: Held in place in the water by an anchor; includes "moored" to a buoy or anchored vessel and "dragging" anchor."

Cabin Motorboat: Motorboats with a cabin which can be completely closed by means of doors or hatches. Large motorboats with cabins, even though referred to as yachts, are considered to be cabin motorboats.

Capsizing: Overturning of a vessel. The bottom must become uppermost, except in the case of a sailboat, which lies on its side.

Carbon Monoxide Poisoning: Death or injury resulting from an odorless, colorless gas generated from auxiliary vessel equipment (stoves, heaters, refrigerators, generators, hot water heaters, etc.), another vessel's exhaust, or the exhaust of the vessel on which persons were either aboard or in close proximity.

Collision with Vessel: Any striking together of two or more vessels, regardless of operation at time of accident, is a collision. Also includes colliding with the tow of another vessel, regardless of the nature of the tow (e.g., surfboard, ski ropes, skier, tow line). A vessel does not have to be underway to be involved in a collision, but a collision with a vessel moored to a dock or pier is not considered be a collision with a vessel (considered Collision with Fixed Object).

Collision with fixed object: The striking of any fixed object, above or below the surface of the water.

Collision with floating object: Collision with any waterborne object above or below the surface that is free to move with the tide, current, or wind, except with another vessel.

Commercial Activity: The vessel is being used for commercial activity. This type of activity includes carrying passengers for hire; fishing, crabbing, or shrimping in support of one's business; or charging a fee to tow a vessel.

Cruising: Proceeding normally, unrestricted, with an absence of drastic rudder or engine changes.

Departed Vessel Voluntarily: Acting of their own free will, and as a first event, occupant departs from the vessel, and the departure results in occupant's injury or death. The vessel from which the occupant departed is not moored, beached, or anchored,

Documented yacht: A vessel of five or more net tons owned by a citizen of the United States and used exclusively for pleasure with a valid marine document issued by the Coast Guard. Documented vessels are not numbered.

Drifting: Underway, but proceeding over the bottom without use of engines, oars, or sails; being carried along only by the tide, current, or wind.

Environmental Conditions Affecting Visibility: Operator's ability to discern other vessels or hazards is affected by an external condition in the surrounding environment (e.g., sun glare, fog, background lighting (lights on docks and shorelines, etc.), rain, snow, minimal night visibility due to overcast skies or moon phase, etc.)

Excessive Speed: Speed above that which a reasonable and prudent person would have operated under the circumstances that existed. It is not necessarily a speed in excess of a posted limit.

Falls Overboard: Falls from the vessel with resulting injury or death. Any unintentional spilling out of person(s) into the water without completely overturning the vessel. Using the vessel as a swimming platform and/or voluntarily departing the vessel as a first event whether the vessel was underway or not, should not be considered a reportable boating accident.

Fallen Skier: A person who has fallen off their water skies.

Fiberglass (plastic) hull: Hulls of fiber reinforced plastic. The laminate consists of two basic components, the reinforcing material (glass filaments) and the plastic or resin in which it is embedded.

Fire/explosion (fuel): Accidental combustion of vessel fuel, liquids, including their vapors, or other substances, such as wood or coal.

Fire/explosion (other): Accidental burning or explosion of any material on board except vessel fuels or their vapors.

Flooding: Filling with water, by means of entry of the water through a fitting, a drain plug, a hole or crack in the hull, or other means that allows ingress of water through the hull, not over the top of the gunwale, transom, or decking of the vessel. Vessel retains sufficient buoyancy to remain on the surface of the water.

Fueling: Any stage of the fueling operation primarily concerned with the introduction of explosive or combustible vapors or liquids on board.

Grounding: Bringing vessel's keel into contact with the bottom so that she ceases to be completely waterborne.

Hull Failure: Defect or failure of the structural body of a vessel (i.e., hull material, design, or construction) not including superstructure, masts, or rigging.

Ignition of Spilled Fuel or Vapor: Accidental combustion of vessel fuel, liquids, and/or their vapors, regardless of the cause of the spill.

Improper loading: Loading, including weight shifting, of the vessel causing instability, limited maneuverability, or dangerously reduced freeboard.

Improper lookout: No proper watch; the failure of the operator to perceive danger because no one was serving as lookout, or the person so serving failed in that regard.

Inboard-outboard: Propulsion system consisting of an inboard engine connected through the transom to an outboard drive unit. Also known as Inboard/Outdrive.

Maneuvering: Changing of course, speed, or similar boat handling action during which a high degree of alertness is required, or the boat is imperiled because of the operation, i.e., docking, mooring, undocking, etc.

Motorboat: Any vessel equipped with propulsion machinery, not more than sixty-five feet in length.

Motor vessel: Any vessel equipped with propulsion machinery (other than steam) more than 65 feet long.

Navigation Rules Violation: Violation of the statutory and regulatory rules governing the navigation of vessels other than those listed.

Numbered vessel: An undocumented vessel numbered by a state with an approved numbering system or by the Coast Guard under Chapter 123 of title 46, U.S.C.

Off Throttle Steering: A term used to describe the lack of steering ability on a jet drive vessel that has no rudder. Steering is accomplished by directing the flow of water from the drive. When no water is flowing from the drive (off throttle) steering ability is lost. Common to Personal Watercraft.

Open Motorboat: Craft of open construction specifically built for operating with a motor, including boats canopied or fitted with temporary partial shelters.

Outboard: An engine not permanently affixed to the structure of the craft, regardless of the method or location used to mount the engine, e.g. motor wells, “kicker pits”. Motor pockets, etc.

Overloading: Excessive loading of the vessel causing instability, limited maneuverability, dangerously reduced freeboard, etc.

Personal Watercraft (PWC): Craft less than 13 feet in length designed to be operated by a person or persons sitting, standing, or kneeling on the craft rather than within the confines of a hull.

Rules of the Road: Statutory and regulatory rules governing navigation of vessels.

Sailboat or auxiliary sailboat: Craft intended to be propelled primarily by sail, regardless of size or type.

Sharp Turn: An immediate or abrupt change in the vessel’s course or direction

Skier Mishap: A person who suffers injury or death by

(1) falling off their water-skis,

(2) striking a fixed or submerged object, or by

(3) becoming entangled or struck by the tow line.

NOTE: Also includes mishaps involving inner-tubes and other devices on which a person can be towed behind a vessel, or surfing on the wake created by the vessel, even if not being towed behind the vessel.

Sinking: Losing enough buoyancy to settle below the surface of the water.

Speeding: Operating at a speed, possibly below the posted limit, above that which a reasonable and prudent person would operate under the circumstances.

Steel hull: Hulls of sheet steel alloy, not those with steel ribs and wood, canvas, or plastic hull coverings.

Struck by boat or propeller: Striking of a victim who is outside of the boat, but not necessarily a swimmer.

Swamping: Ingress of water over the top of the gunwale, transom, or decking of the vessel. Vessel retains sufficient buoyancy to remain on the surface of the water.

Towing: Engaged in towing any vessel or object, other than a person.

Undetermined: After thorough investigation, the officer was unable to reach a conclusion as to a contributing cause, due to lack of witnesses or insufficient evidence

White water Sports: This vessel was traveling in white water “rapids” where the water conditions were rough and the current very strong (Class 3+).

Wood hull: Hulls of plywood, molded plywood, wood planking, or any other fiber in its natural consistency, including those of wooden construction that have been “sheathed” with fiberglass or sheet metal.

Reporting Criteria and Guidelines for Recreational Vessel Incidents

- I. Title 33 Code of Federal Regulations, Subchapter S – Boating Safety, Part 173 – Vessel Numbering and Casualty and Accident Reporting, Subpart C – Casualty and Accident Reporting, applies to vessels that are used by their operators for recreational purposes, or that are required to be numbered, except for those vessels required by law to have a Certificate of Inspection.
- II. Recreational vessel means any vessel manufactured or operated for pleasure; or leased, rented, or chartered to another for the latter's pleasure that is propelled or controlled by machinery, sails, oars, paddles, poles, or another vessel.
- III. A recreational boating Incident means a recreational vessel, a numbered vessel, or a documented vessel is being used by its operator for recreational purposes **AND** one or more of the following events occur involving the vessel or its equipment:

- Grounding;
- Capsizing;
- Flooding / Swamping;
- Falls within or overboard a vessel;
- Person(s) ejected from a vessel;
- Person leaves a vessel that is underway to swim for pleasure;
- Person leaves a vessel in an attempt to retrieve a lost item, another person, or another vessel;
- Sinking;
- Fire or Explosion;
- Skier Mishap;
- Collision with another vessel or object;
- Striking a submerged object;
- The vessel, propeller, propulsion unit, or steering machinery strikes a person;
- Carbon Monoxide asphyxiation.

As a general guideline, if any of the above events occur and there is a reasonable likelihood that as a result of the event(s) – an injury, death, or property damage occurs – the incident is a recreational boating incident. More than likely, the boating trip would have been successfully completed without incident had any of the above event(s) not occurred.

- IV. The operator of a vessel involved in a recreational boating incident as defined in Section III must submit a casualty or accident report to the reporting authority in the State where the accident occurred when:
 - a. A person dies;
 - b. A person is injured and requires medical treatment beyond first aid;
 - c. Damage to vessels and other property totals \$2000 or more or there is a complete loss of any vessel; or
 - d. A person disappears from the vessel under circumstances that indicate death or injury.

The following guidelines list occurrences directly or indirectly involving a vessel where vessel activities or operation DID NOT contribute to a boating accident as defined in Section III. The occurrences alone are considered to be outside the scope of a boating safety program. While these occurrences may be reported in a State and subsequently captured by the Boating Accident Report Database (BARD) system, they will be classified as “**non-reportable recreational boating accidents**” in the National BARD system at Coast Guard Headquarters.

- a. A person dies or is injured from self-inflicted wounds, alcohol poisoning, ingestion of drugs, controlled substances or poison; or from gunshot wounds.
- b. A person dies or is injured from assault by another person or persons while aboard a vessel.
- c. A person dies or is injured from natural causes while aboard a vessel.
- d. A person dies or is injured while swimming for pleasure from a vessel that IS NOT underway (the vessel is anchored, moored, or docked).

CAUTION needs to be exercised to confirm that the vessel was used as a swimming platform only. The following are **REPORTABLE** boating incidents involving a swimmer, a recreational vessel and its operation:

- *A person dies or is injured while swimming because of Carbon Monoxide asphyxiation;*
 - *A person dies or is injured while swimming because a vessel is improperly connected to shore power and resultant stray electrical current enters the water causing electrocution;*
 - *A person dies or is injured after leaving a vessel that is underway to swim for pleasure because the vessel IS NOT anchored, moored or docked and the vessel drifts away from the swimmer and the swimmer is unable to get back to the vessel.*
- e. A person dies or is injured in swimming to retrieve an object or a vessel that is adrift from its mooring or dock, having departed from the shore or pier.
 - f. A person dies, or is injured after falling or jumping from a swim raft that is moored or anchored for use as a swimming platform or other purpose.
 - g. A person dies, is injured, or property damage occurs while preparing a vessel for launching or retrieving a vessel **AND** the vessel is not in or upon the water.
 - h. Damage, injury or death results from a fire on shore or a pier that spreads to a vessel or vessels.

- i. A person dies, is injured, or property damage results from an “ice boat” incident. [An “ice boat” is a device that is designed to travel primarily over the ice on lakes and rivers on runners/blades, carrying at least one person and using a sail for propulsion. It is not designed for use nor has the ability to navigate on open water.]
- j. Damage, injury or death on a docked or moored vessel resulting from storms, unusual tidal, sea or swell conditions; or when a vessel gets underway in those conditions in an attempt to rescue persons put in peril.
- k. Damage to a docked or moored vessel due to theft or any vandalism.
- l. Deaths, injury or damage on a docked or moored or anchored non-propelled houseboat or other vessel used primarily as a permanent residence.
- m. A person dies or is injured while using underwater breathing apparatus (i.e., snorkeling or scuba diving) and the vessel did not contribute to the casualty.