# **Tennessee Wildlife Resources Agency**



# 2015 Tennessee Boating Incident Statistical Report

**Summary of Reportable Boating Incidents** 

**Boating & Law Enforcement Division** 

2015

### **TABLE OF CONTENTS:**

Hist	tory and Introduction	1-2
Exec	cutive Summary	3-5
Boa	ating Incident and Registration Statistics for All Years	
	All Years' Table	6
	Totals Graph	7
	Rate Totals	8
Gen	neral Information and Statistics for All 2015 Boating Incidents	
	Age of Operators	9
	Vessel Length	10
	Type of Vessels	11
	Type of Incidents	12
	Operation during Incidents	13
	Activity during Incidents	14
	Primary Causes	15
	Times of Accidents	16
	Incidents by Day of the Week	17
	Incidents by Body of Water	18
	Incidents by County	19
	Rented Vessels	20
	Borrowed Vessels	21
	Operator Education	22
201	.5 Statistics on Fatal Incidents	
	Age of Operators	23
	Vessel Length	24
	Type of Vessels	25
	Operation during Incidents	26
	Activity during Incidents	27
	Primary Causes	28
	Primary Incident Type	29
	Incidents by Day of Week	30
	Incidents by Time of Day	31
	Incidents by Body of Water	32
	Incidents by County	33
	Causes of Death	34
201	.5 Statistics on Injury Incidents	
	Age of Operators	35
	Vessel Length	36
	Type of Vessels	37
	Type of Incidents	38
	Activity during Incidents	39
	Frequency of Operation	40
	Primary Causes	41
	Incidents by Body of Water	42
	Incidents by County	Δ3

Incidents by Day of Week	44
Incidents by Time of Day	45
2015 Statistics on Property Damage Incidents	
Age of Operators	46
Vessel Length	47
Type of Vessels	48
Type of Incidents	49
Activity during Incidents	50
Primary Causes	51
Incidents by Body of Water	52
Incidents by County	53
Incidents by Day of Week	54
Incidents by Time of Day	55
2015 Statistics on Personal Watercraft (PWC) Incidents	
Age of Operators	56
Primary Causes	57
Incidents by Body of Water	58
Incidents by County	59
2015 Statistics on Recreational Paddling Incidents	
Age of Operators	60
Primary Causes	61
Incidents by Body of Water	62
Incidents by Vessel Type	63
Incidents by Incident Type	64
2015 Statistics on Commercial Whitewater Incidents	
Number of Incidents by Primary Incident Type	65
Number of Injured Occupants by Age Category	66
Number of Incidents by Day of Week	67
Number of Incidents by Primary Injury Type	68
Number of Incidents by Rapid Location	69
Glossary	70-73
Reporting Criteria	74-76



#### **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 2015 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 2015 calendar year.

To be considered a "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 incidents that meet the reporting criteria.

TWRA officers also investigate commercial whitewater boating incidents that occur throughout the year. Although these incidents are not "recreational", they are still investigated to capture statistical data and ensure compliance with the law.

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:

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Nashville, TN 37204

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# 2015 TENNESSEE BOATING INCIDENT STATISTICAL REPORT EXECUTIVE SUMMARY

#### **2015 REPORTABLE BOATING INCIDENTS**

- The total number of *registered vessels* in 2015 was **257,172**. That was a **increase** of **310** from 2014.
- The total number of *reportable incidents* in 2015 was **136**. That was an **increase** from 2014 which had **134**.
- The *incident rate* for 2015 was **52.9 per 100,000** registered vessels. This was a **increase** from 2014 which was **52.2 per 100,000**.
- The *body of water* that reported the most incidents was **Center Hill Lake** with **12 incidents**.
- The county that reported the most incidents was Dekalb County with 12.
- The *monetary amount* of damage resulting from boating incidents in 2015 was **\$685,934**. This was a **decrease** from 2014 which reported **\$1,117,929**.
- The most common type of boat involved in an incident was an open motorboat.
- The leading *type of incident* was **Collision with vessel**.
- The most common *operation* during an incident was **Cruising**.
- The leading *primary cause* of incidents was **Improper Lookout**.
- Alcohol and/or drug use was a primary cause in 5.1% of incidents in 2015.
   This was an increase from 2014 which was 4.2% of incidents.
- Rented or borrowed vessels were involved in 23.0% of incidents in 2015. This was an increase from 2014 which was 20.2% 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 **26 through 30** years old.

#### **2015 BOATING FATALITIES**

- The *number* of recreational boating fatalities for 2015 was **13**. This was a **decrease** from 2014 which reported **17**.
- The *type of incident* that resulted in the most fatalities was **Falls Overboard** with **3** occurrences.
- The *type of vessel* that was most common in fatal incidents was the **Open Motorboat** with **6** incidents.
- The *length of vessel* that was most common in fatal incidents was **Under 16 feet** with **8** incidents.
- The body of water that was most likely to involve a fatal incident was Tellico Lake with 2 incidents.

#### **2015 INJURY INCIDENTS**

- The *number* of injury incidents in 2015 was **66** resulting in **77 injuries**.
- The leading contributing cause of injury incidents was **Operator Inattention**.
- The *type of incidents* that resulted in the most injuries was **Collision with Vessel** with **16** occurrences.
- The body of water that produced the most injury incidents was the Center Hill Lake with 8 incidents.

#### **2015 PROPERTY DAMAGE INCIDENTS**

- The *number* of property damage incidents in 2015 was **56.** This was an **increase** from 2014 which reported **51**.
- The *type of incident* that most commonly resulted in property damage was **Collision** with **Vessel** with **31** occurrences.
- The *body of water* that reported the most property damage incidents was **Norris** Lake with **7** incidents.
- The leading *primary cause* in property damage incidents was **Improper Lookout** with **10** occurrences.

#### 2015 PERSONAL WATERCRAFT (PWC) INCIDENTS

- The *number* of PWC's involved in incidents in 2015 was **12**, a decrease from 2014 which reported **17**.
- The *number* of PWC's involved in injury incidents in 2015 was **9**, a **decrease** from 2014 which reported **13**.
- The *number* of PWC's involved in fatal incidents in 2015 was **3**, which is a **decrease** from 2014 which reported **4**.
- The leading primary causes for PWC incidents were Excessive Speed and Off Throttle Steering Loss with 2 occurrences each.
- The *body of water* with the most PWC accidents was **Ft. Loudon Lake** with **2** incidents each.
- The most common *operator age group* to be involved in PWC incidents was **31 through 35** and **35 through 40** with **3** occurrences each.

#### 2015 RECREATIONAL PADDLECRAFT INCIDENTS

- The number of recreational paddle craft incidents in 2015 was **9**. This was an **increase** from 2014 which reported **3**.
- The number of recreational paddle craft fatalities in 2015 was **3**. This **stayed the same** from 2014 which reported **3**.
- The type of incident that resulted in the most fatalities was **Capsizing** and **Falls Overboard** with **3** occurrences each.
- The number of injuries from recreational paddle craft incidents in 2015 was **3.** This was an **increase** from 2014 which reported **0.**

#### 2015 WHITEWATER COMMERCIAL INCIDENTS

- The number of commercial whitewater incidents in 2015 was **16**. This was an **increase** from 2014 which reported **14**.
- The number of commercial whitewater boating fatalities for 2015 was **0**. This was a **decrease** from 2014 which reported **1**.
- The number of injuries resulting from commercial whitewater activities in 2015 was **19**. This was an **increase** from 2014 which reported **13**.
- All commercial whitewater incidents investigated occurred in Polk County on the Ocoee River.

#### **2015 LAW ENFORCEMENT SUMMARY**

•	Total boating law enforcement hours	97,930	
•	On-Water law enforcement hour(boat log hours)	55,752	
•	Boating citations issued	2,134	
•	BUI arrests	99	
•	Warning citations issued	1,732	
•	Vessels inspected by law enforcement	53,825	
•	Search and rescue missions	125	
•	Total number of boating enforcement officers	186	full time
		45	part time
		231	total
•	Officers trained in BUI detection in 2015	10	
•	Officers trained in accident investigation in 2015	10	
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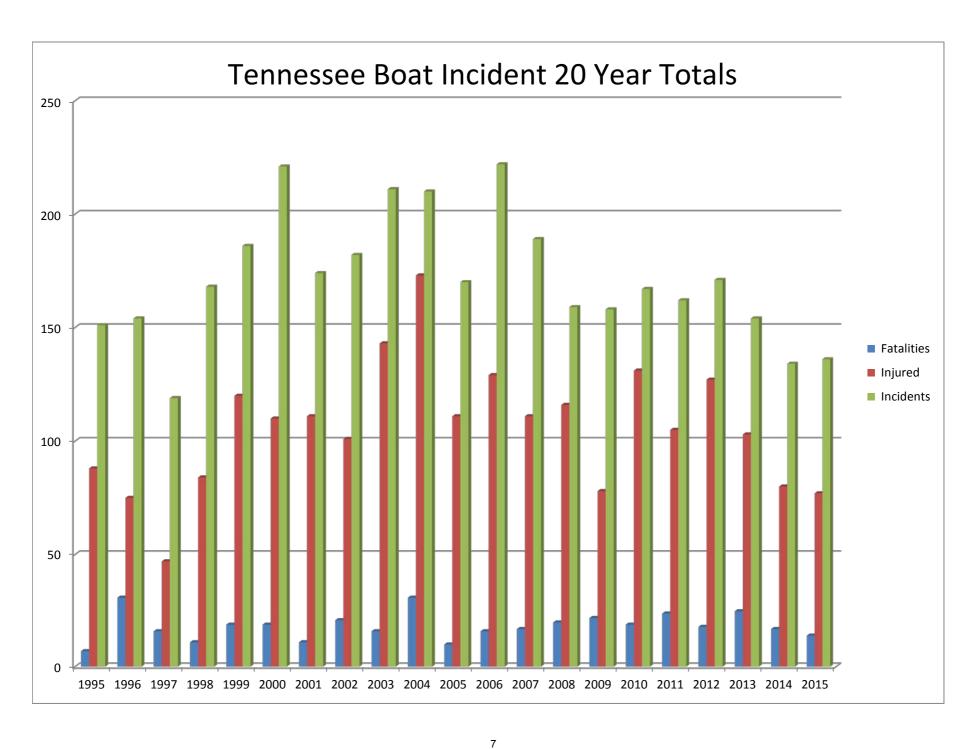
#### 2015 BOATING EDUCATION SUMMARY

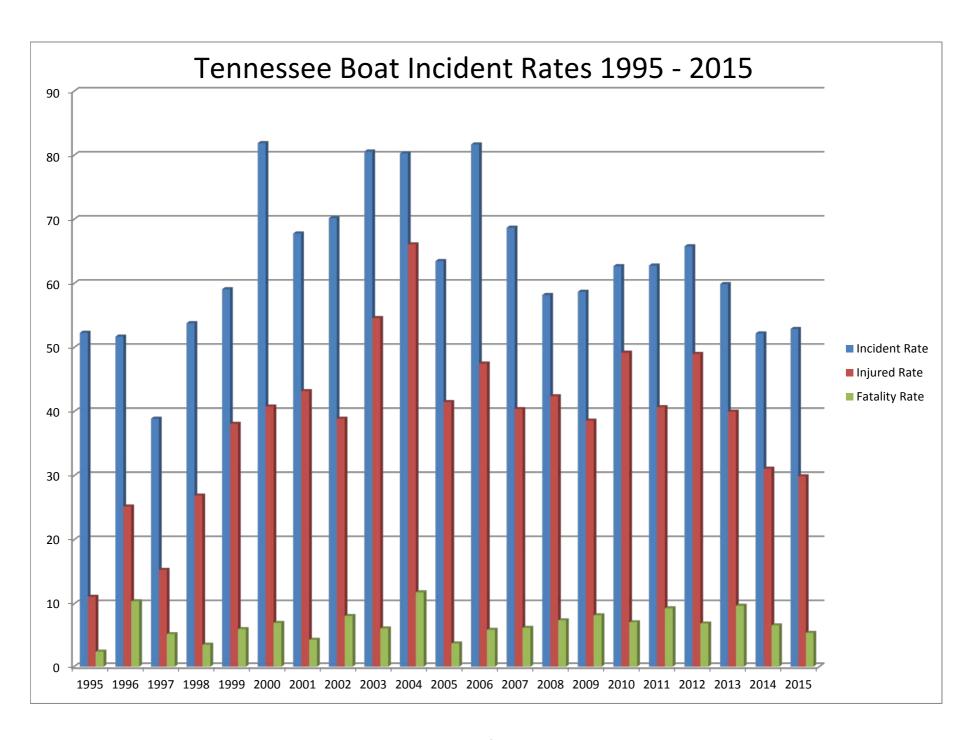
In 2005 a law went into effect that required vessel operators born after January 1, 1989 to have onboard the Tennessee Wildlife Resources Agency (TWRA)-issued Boating Safety Education Certificate. Students must pass a monitored exam administered by appointed volunteers or TWRA personnel. All exams are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

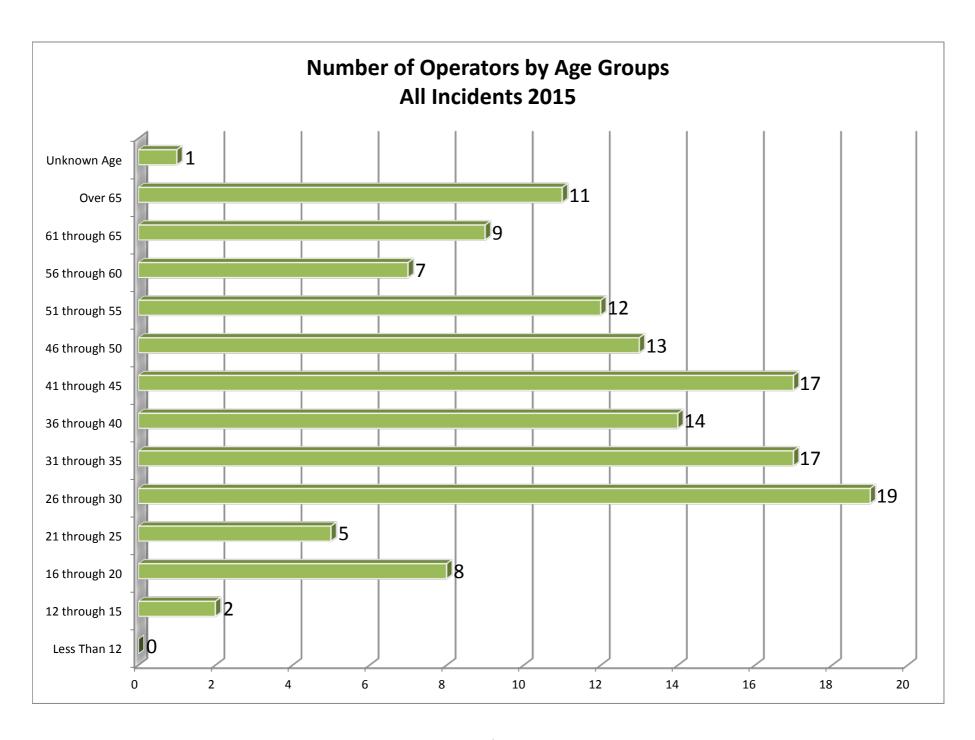
•	Number of persons successfully completing exam in 2015	6,122
•	Number of persons successfully completing exam since 2005	47,279

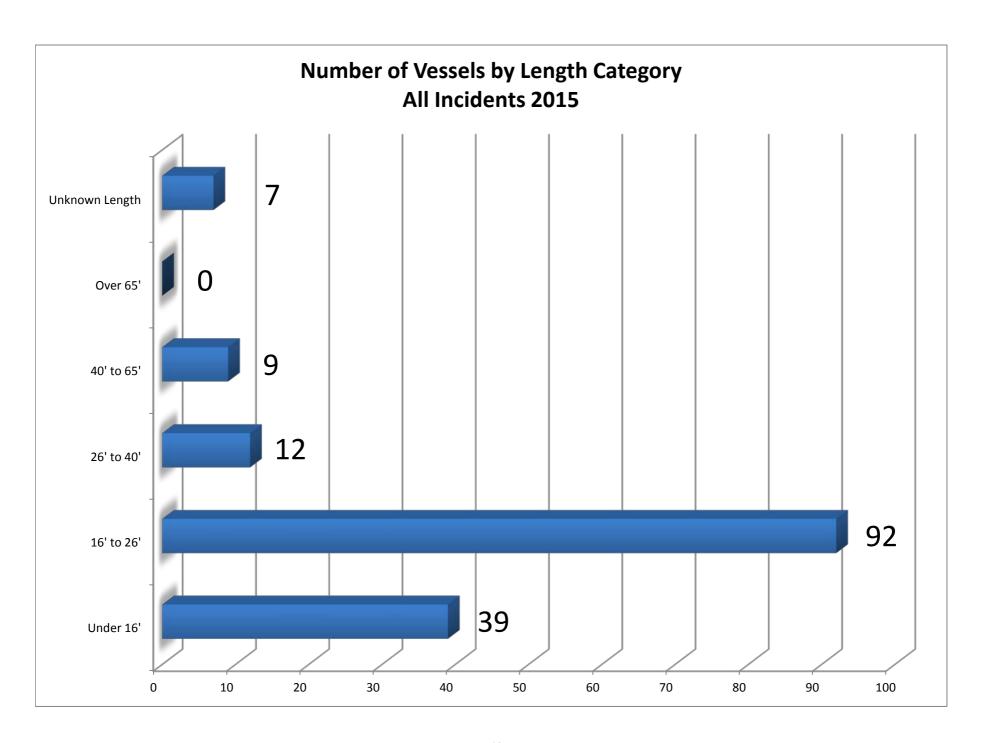
## **Boat Incident Report Statistics - Compiled From 1965 through 201**

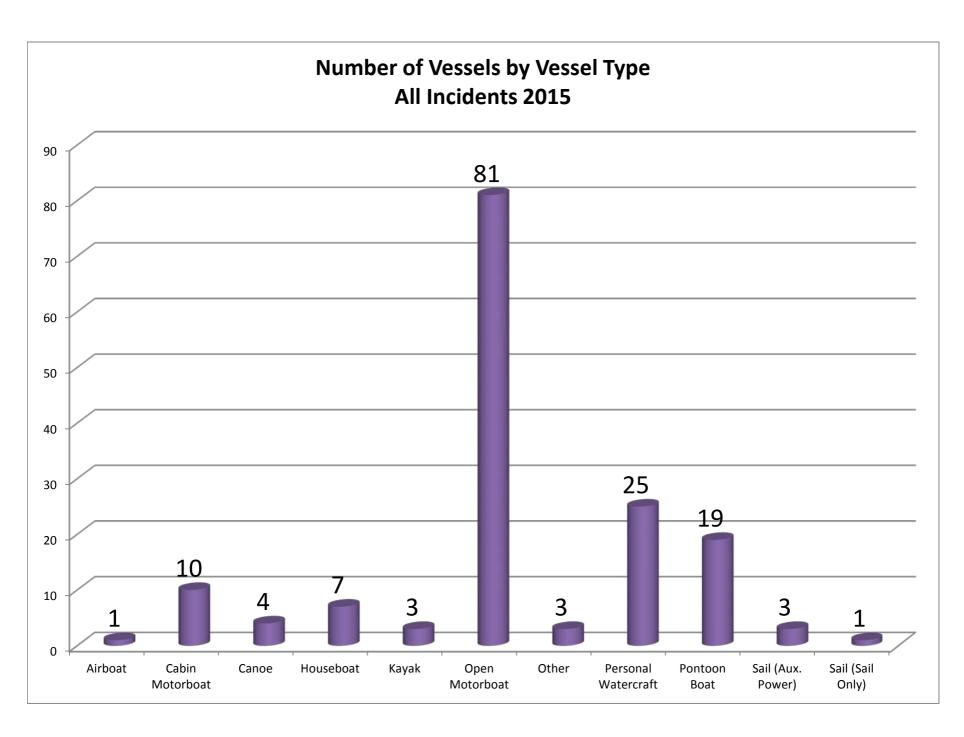
	NUMBER			RATE PER 100,00 VESSELS			
YEAR	REGISTERED VESSELS	INJURED	FATALITIES	INCIDENTS	INJURED	FATAL	INCIDENTS
1965	70,899	6	2	13	8.5	2.8	18.3
1966	81,897	13	8	33	15.9	9.8	40.3
1967	90,844	11	29	51	12.1	31.9	56.2
1968	97,785	16	18	54	16.4	18.4	55.2
1969	122,958	16	27	40	13	21.9	32.5
1970	120,292	18	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
Averages		66	22	113	27	12	49

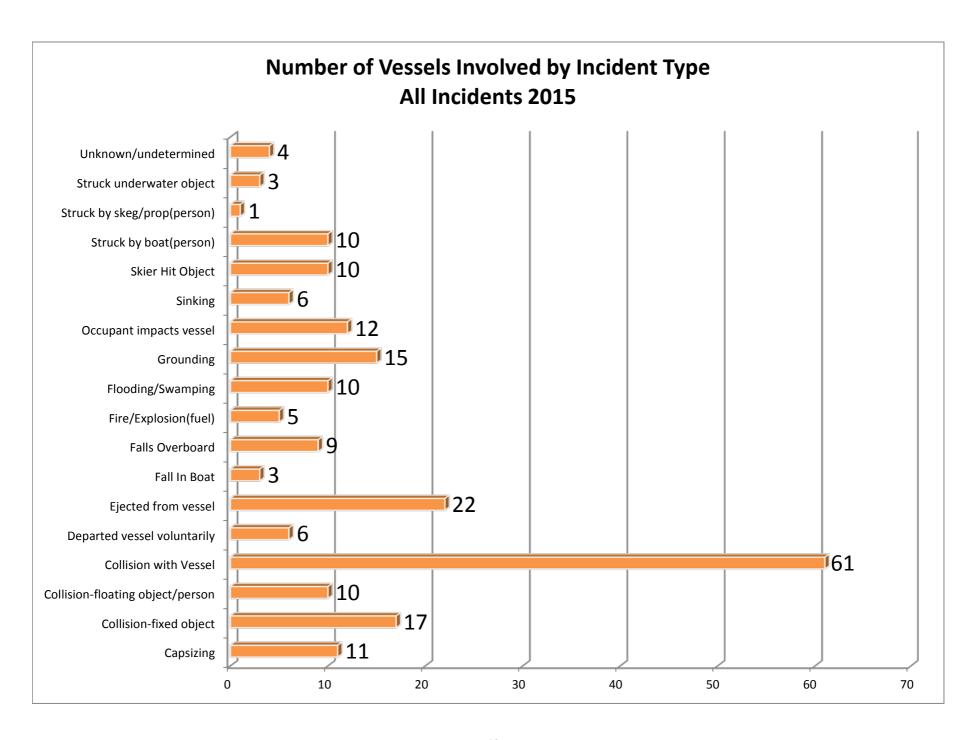


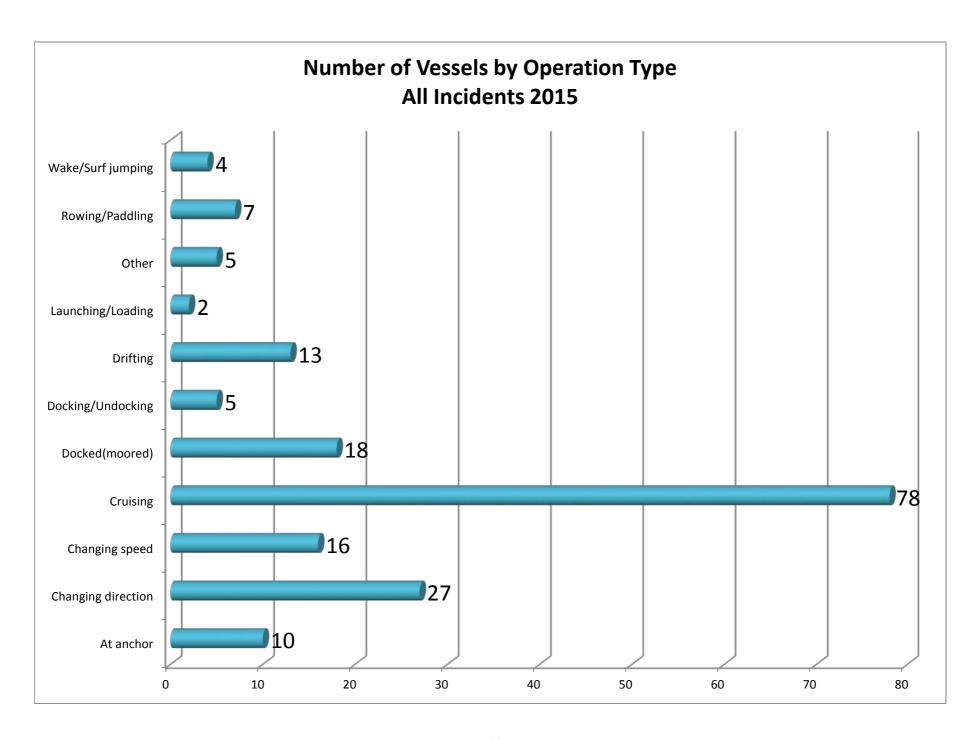


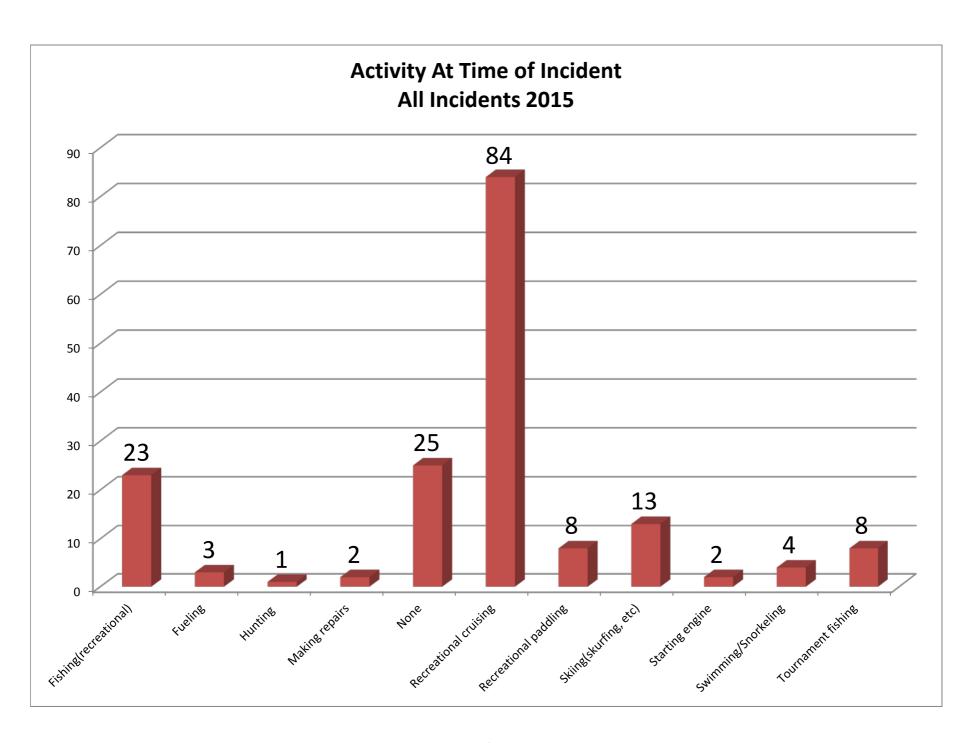


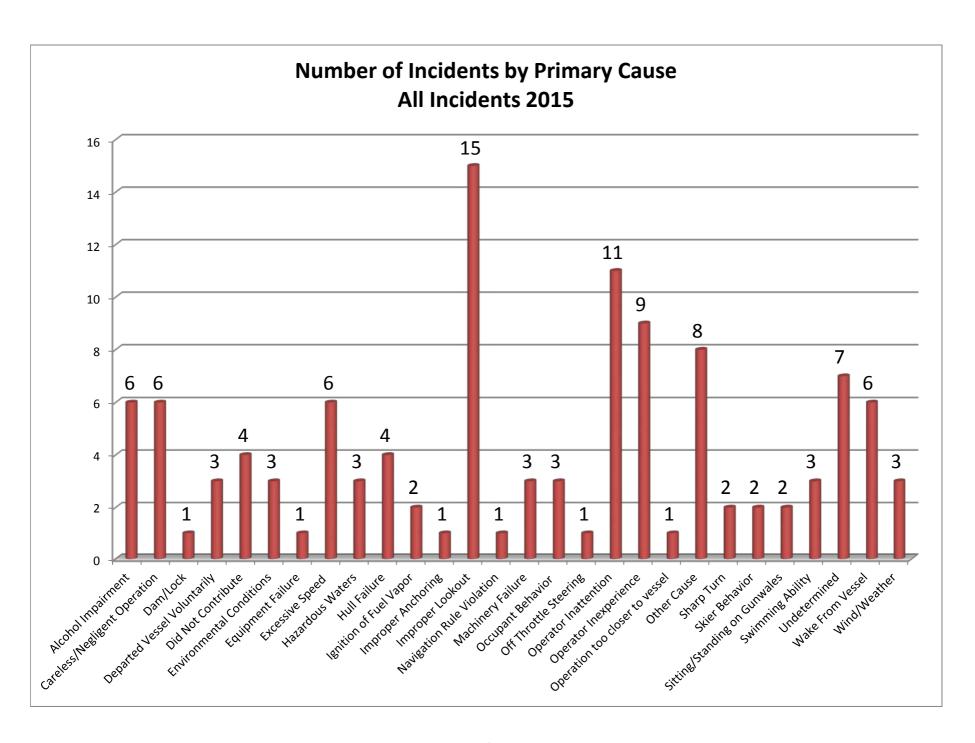


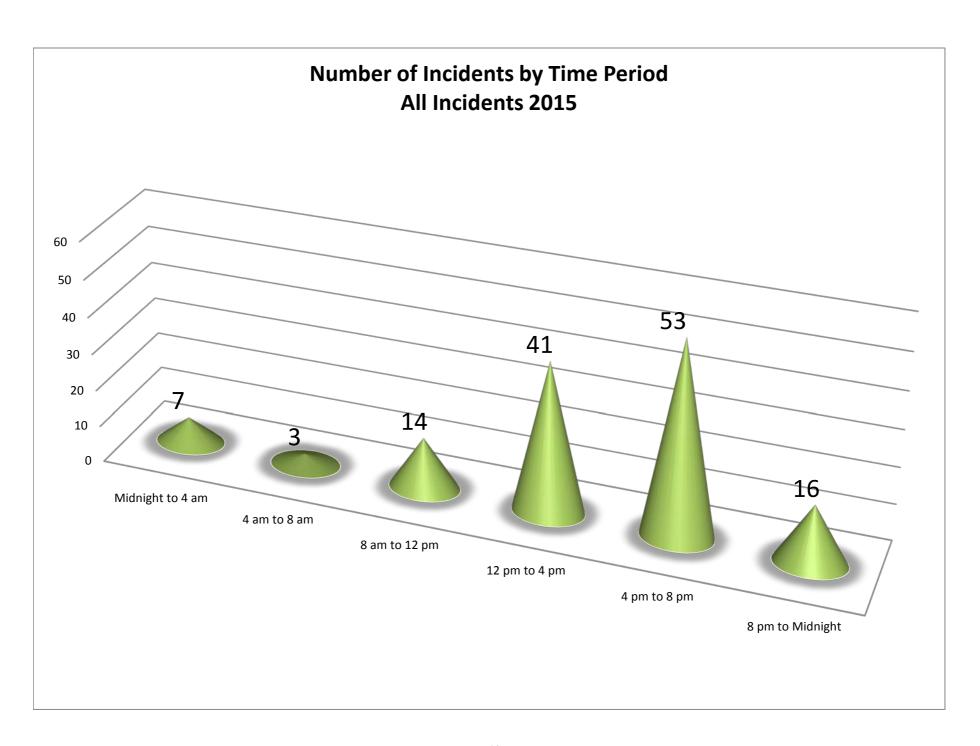


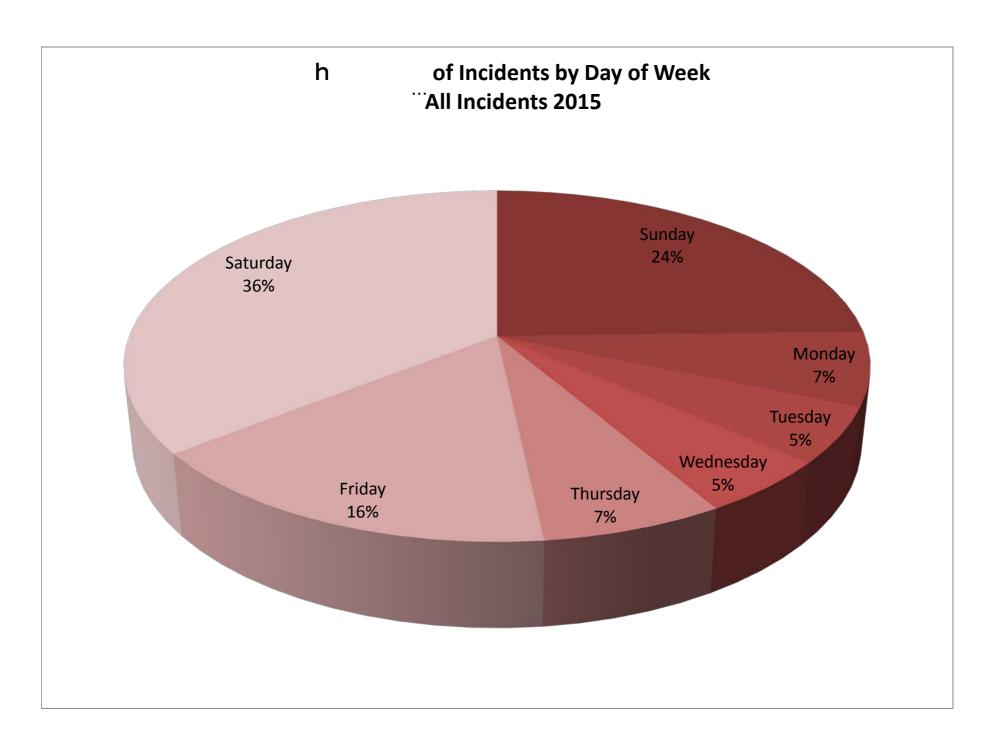


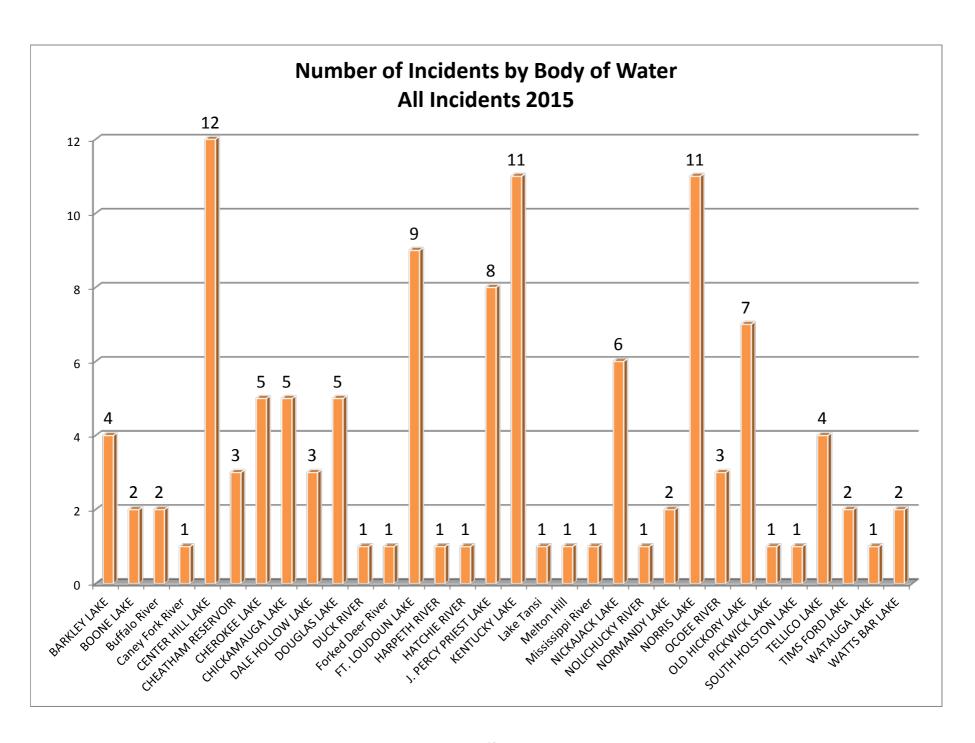


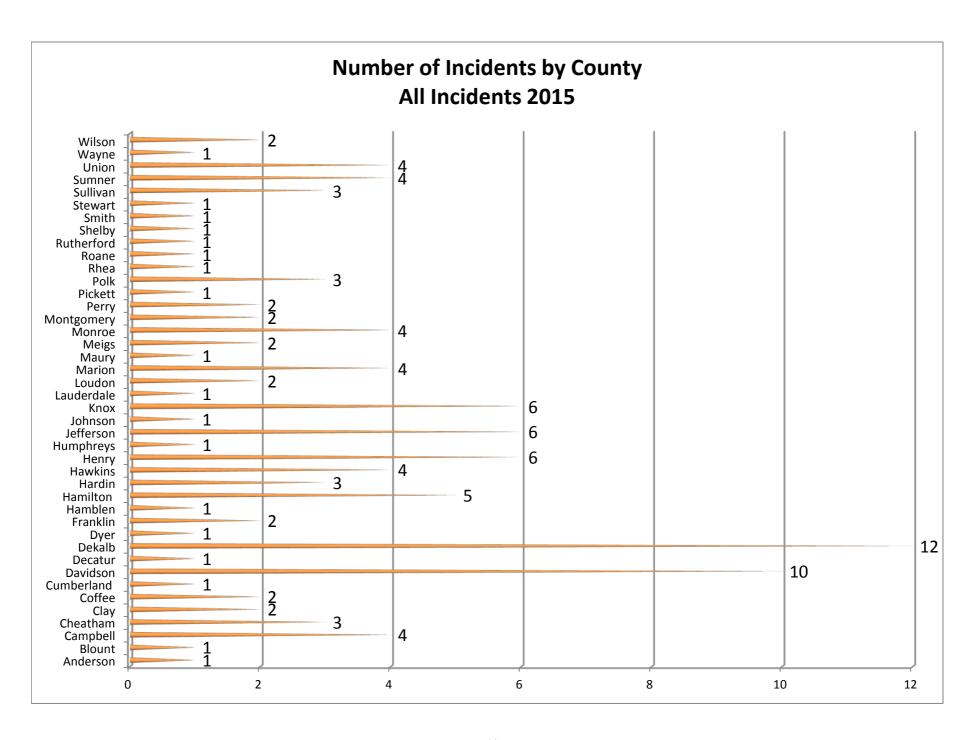


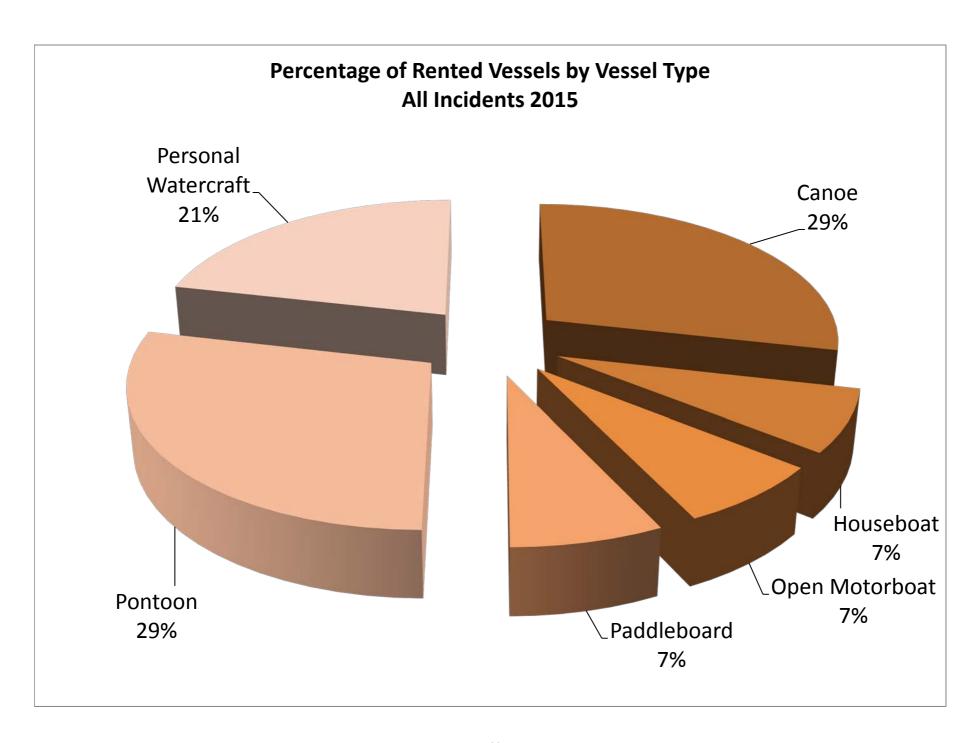


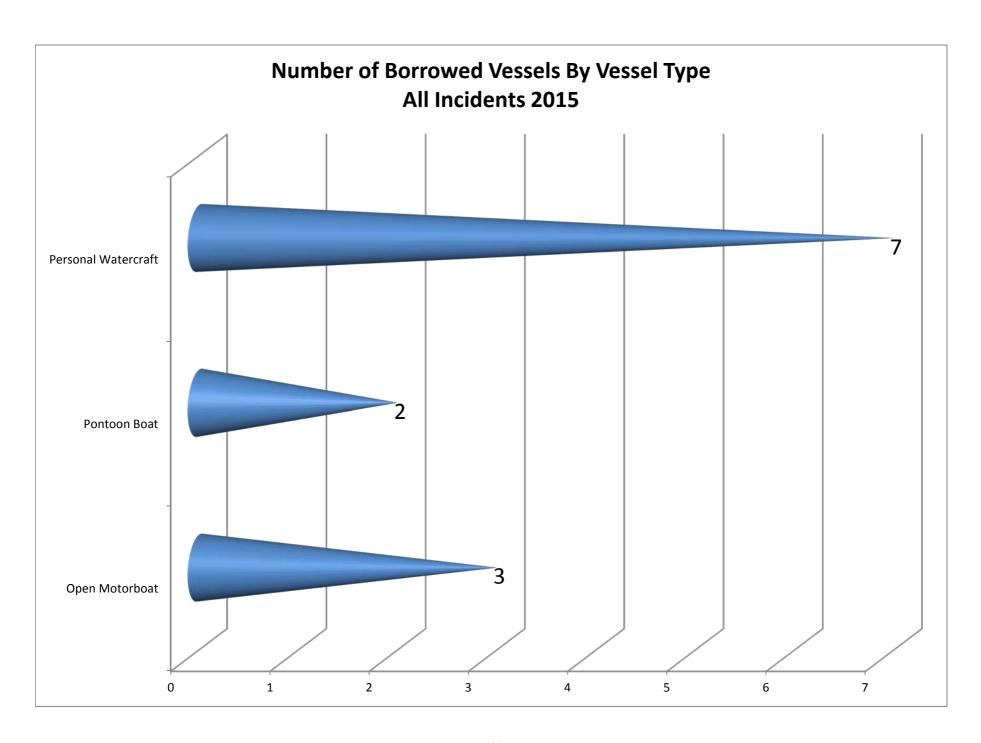


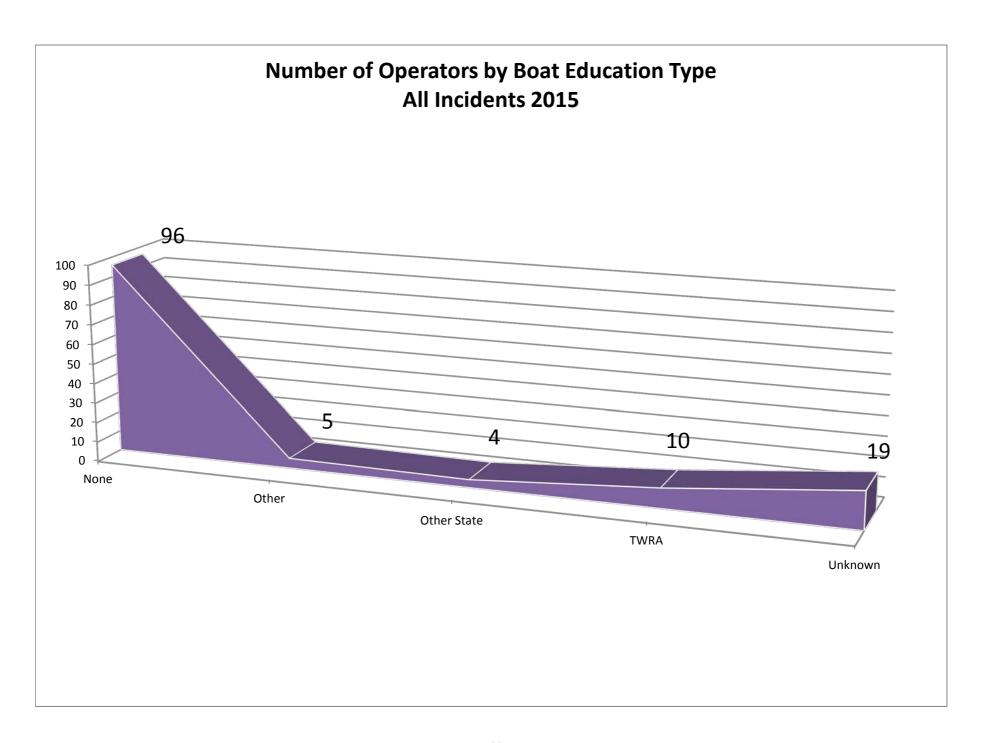


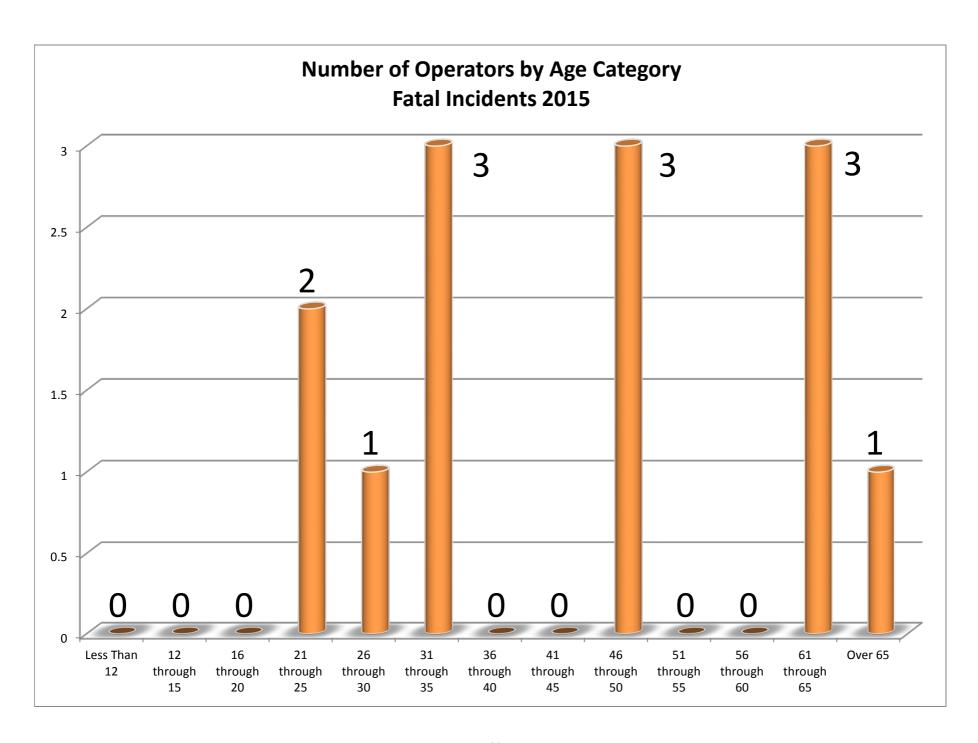


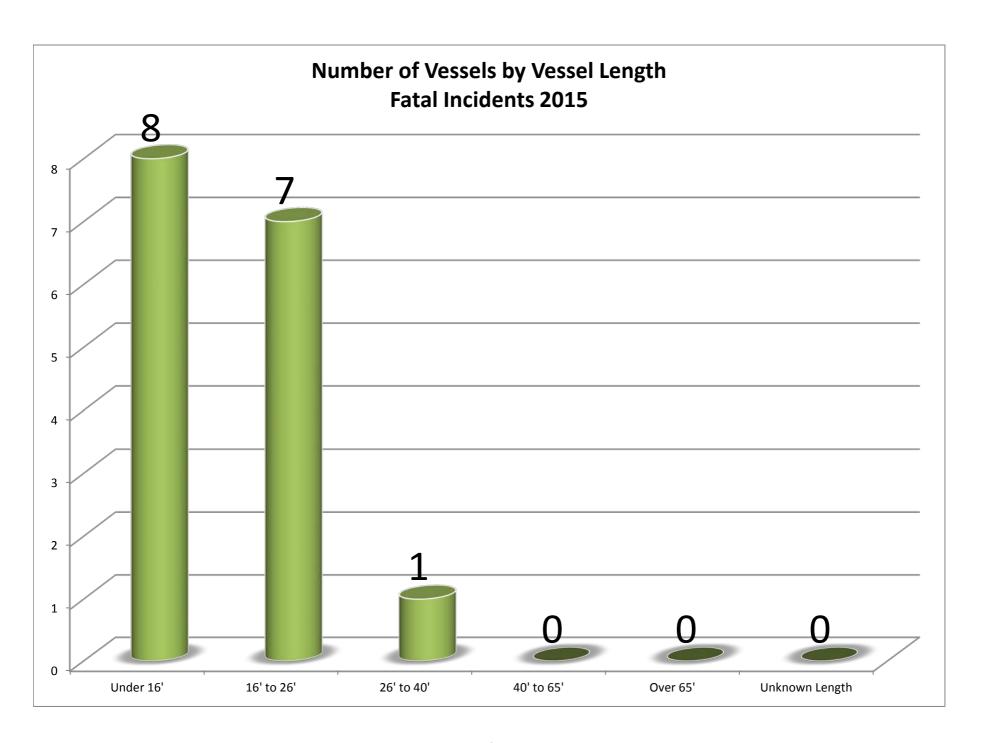


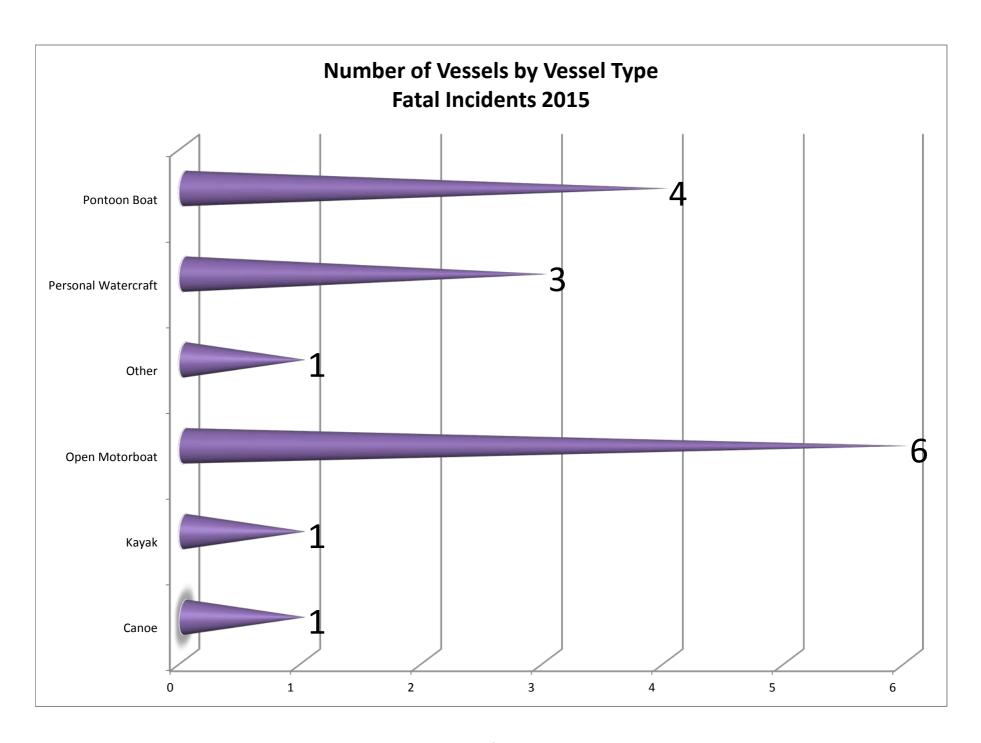


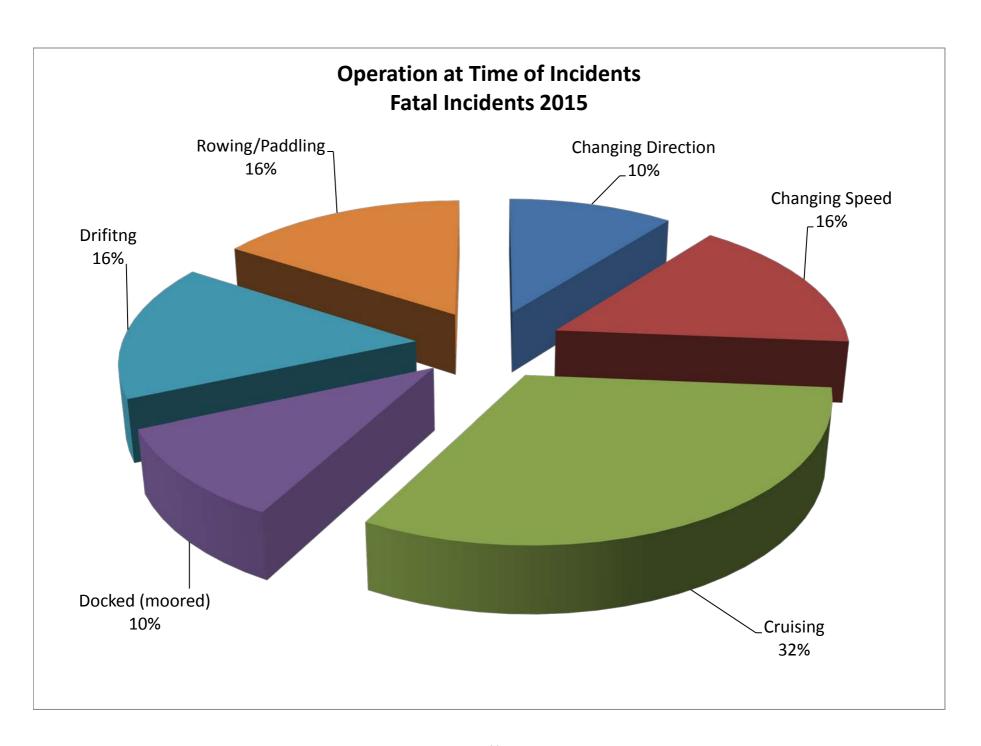


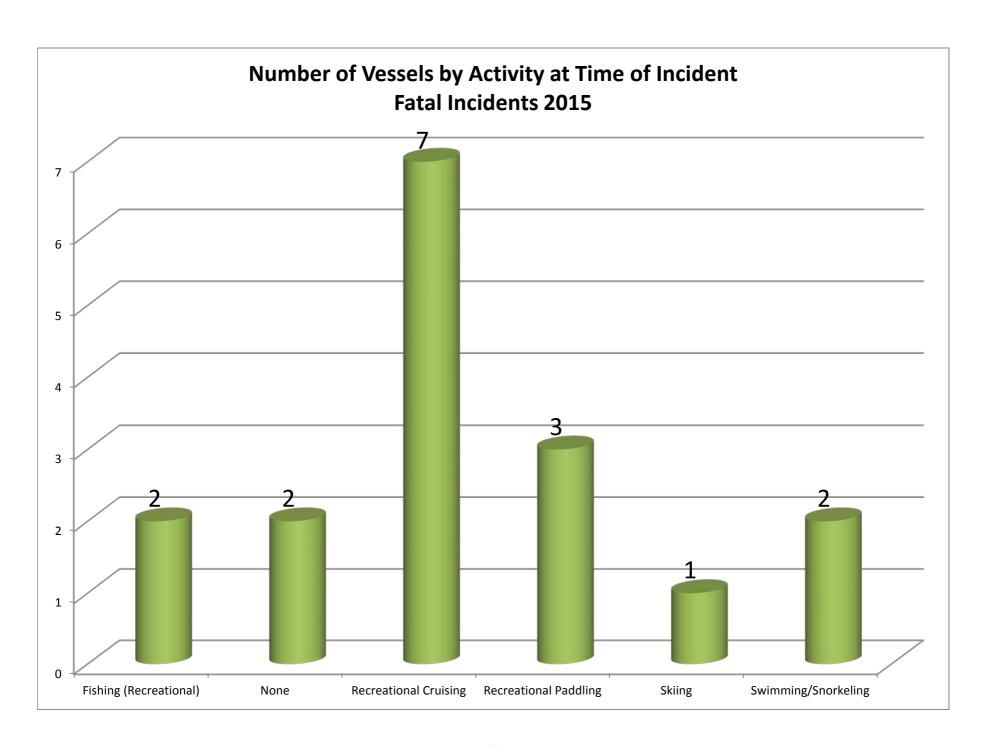


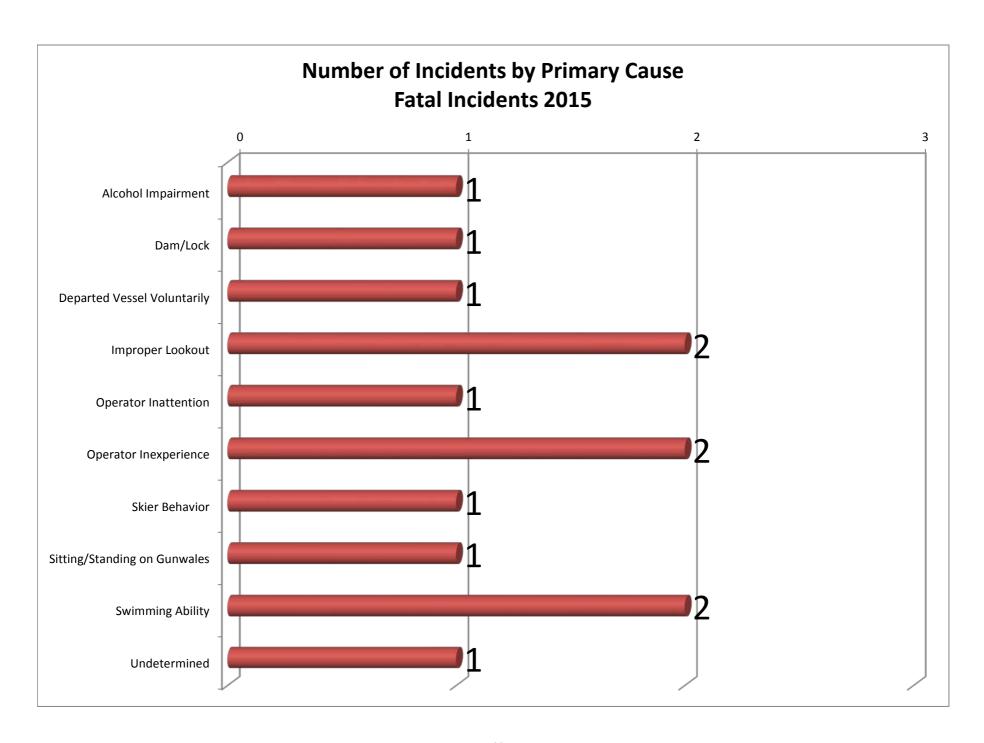


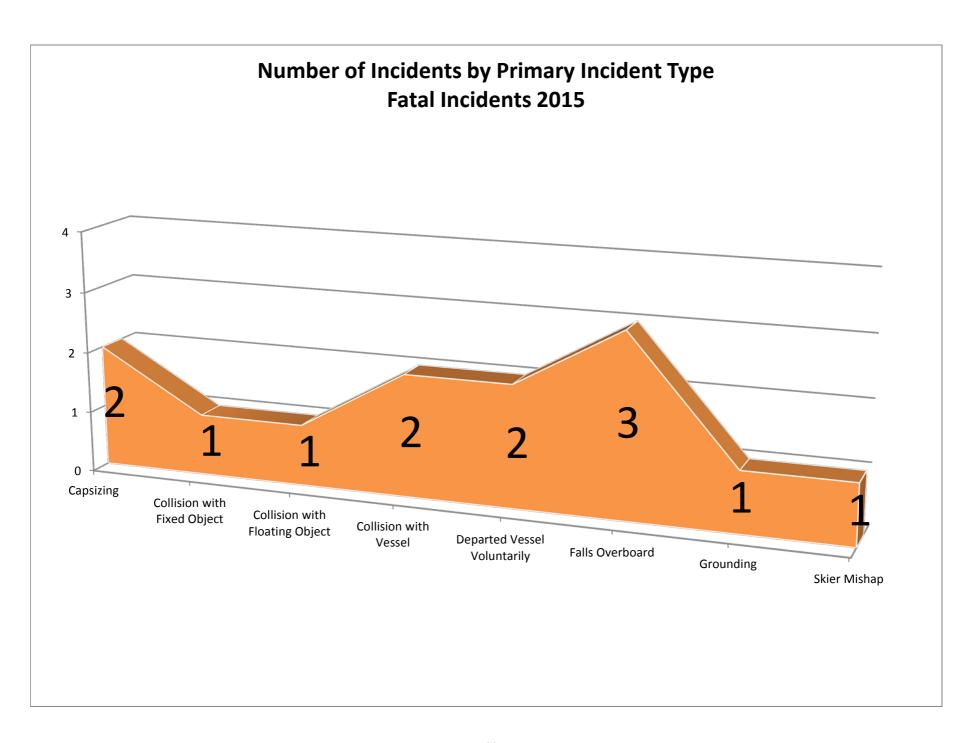


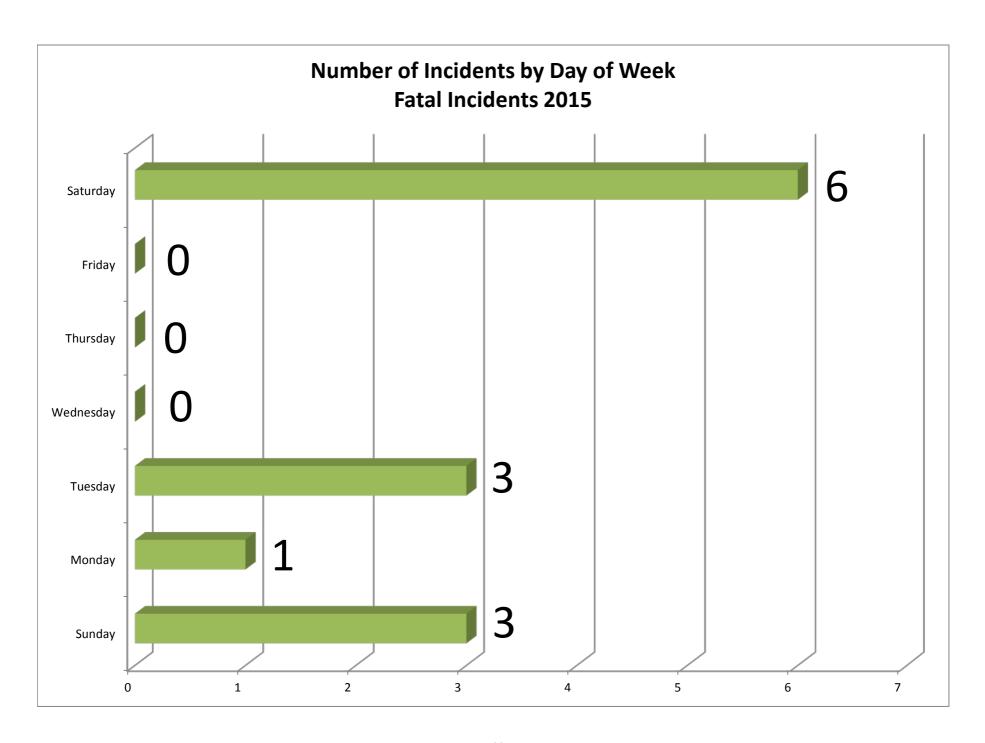


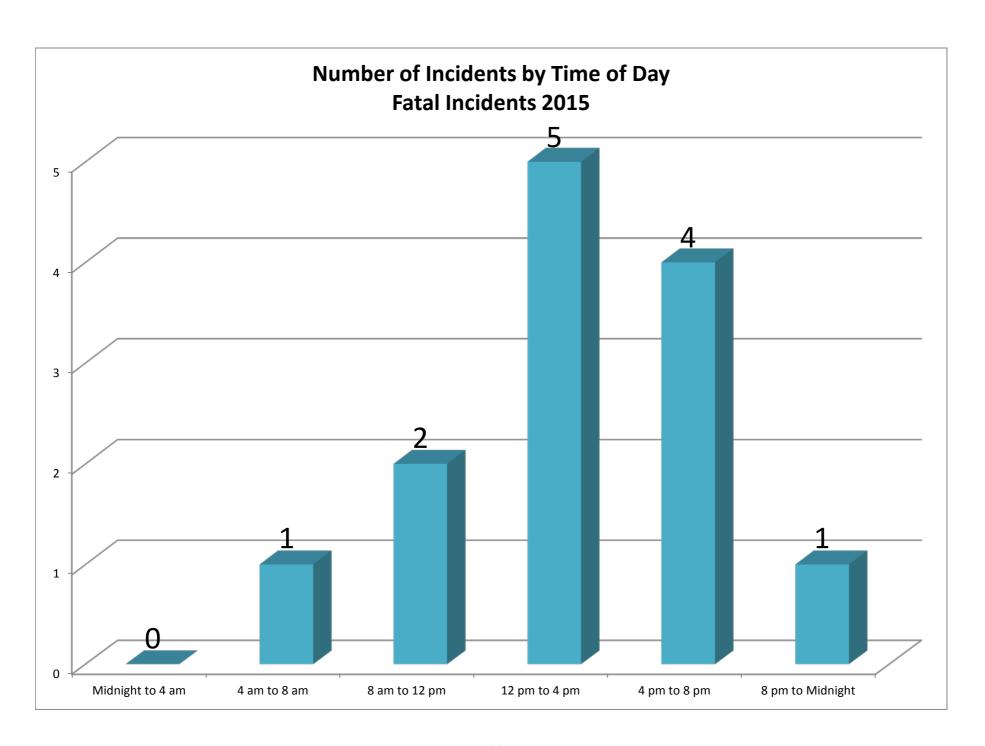


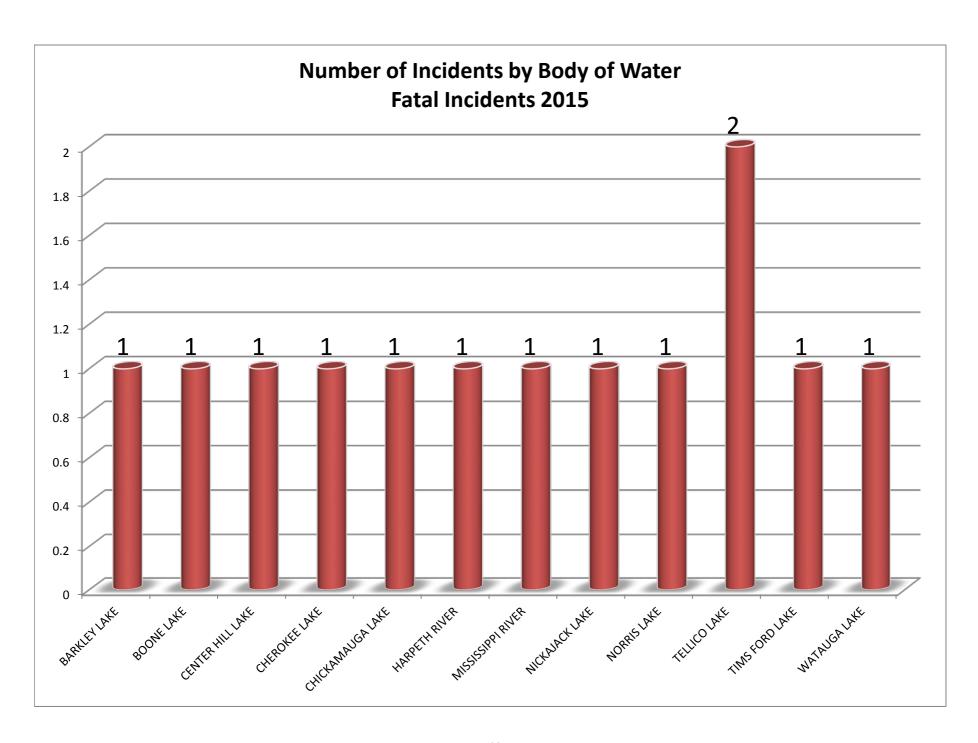


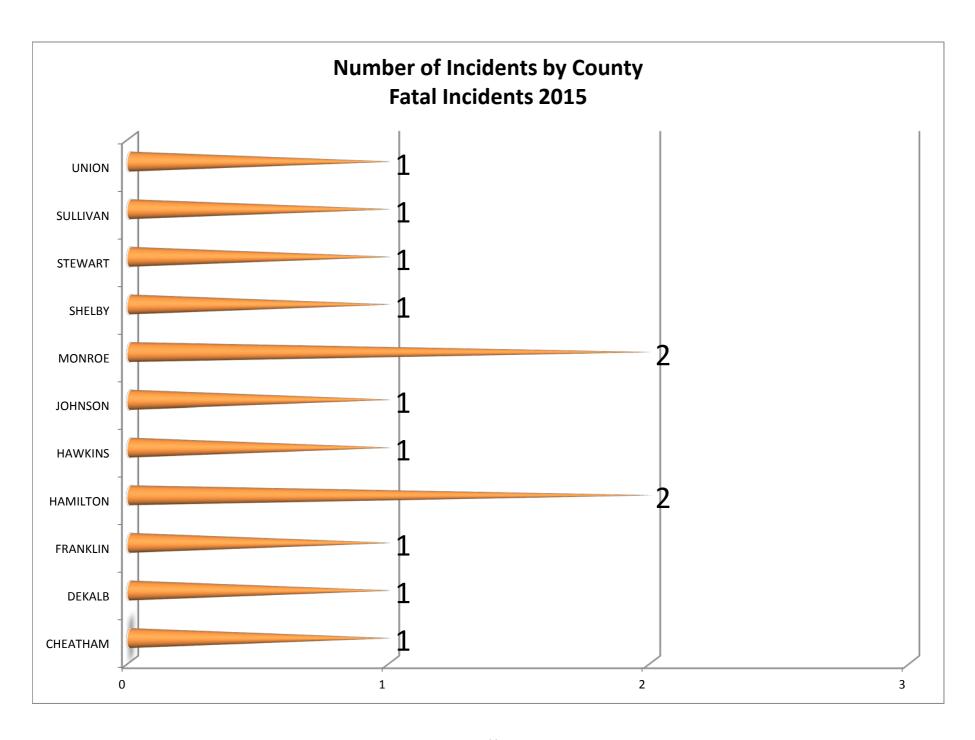


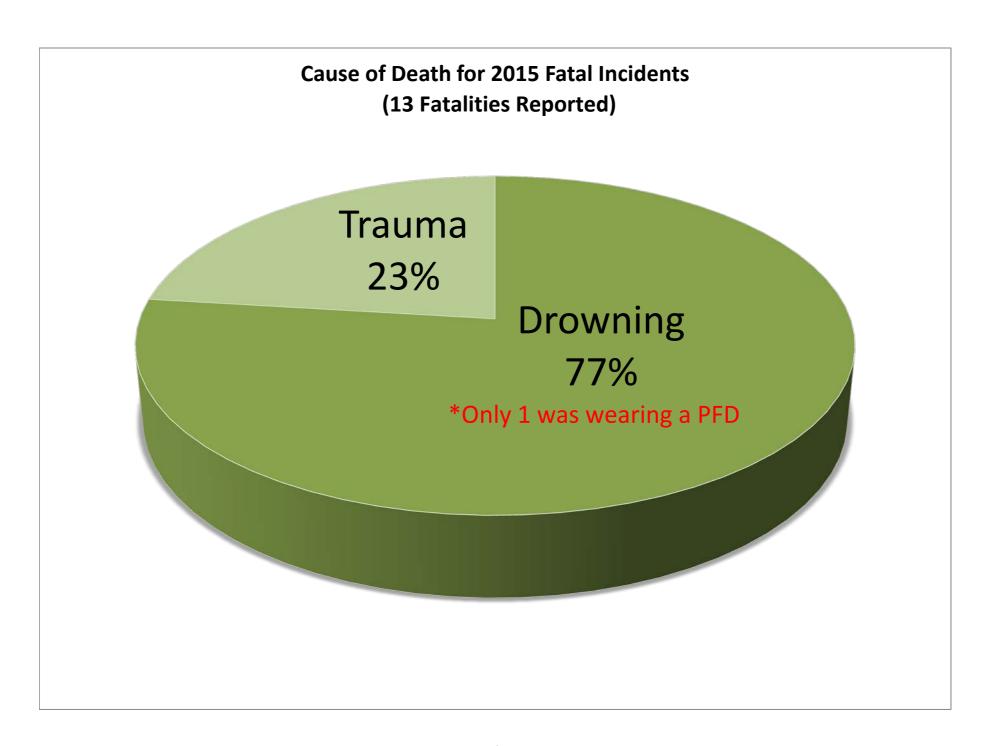


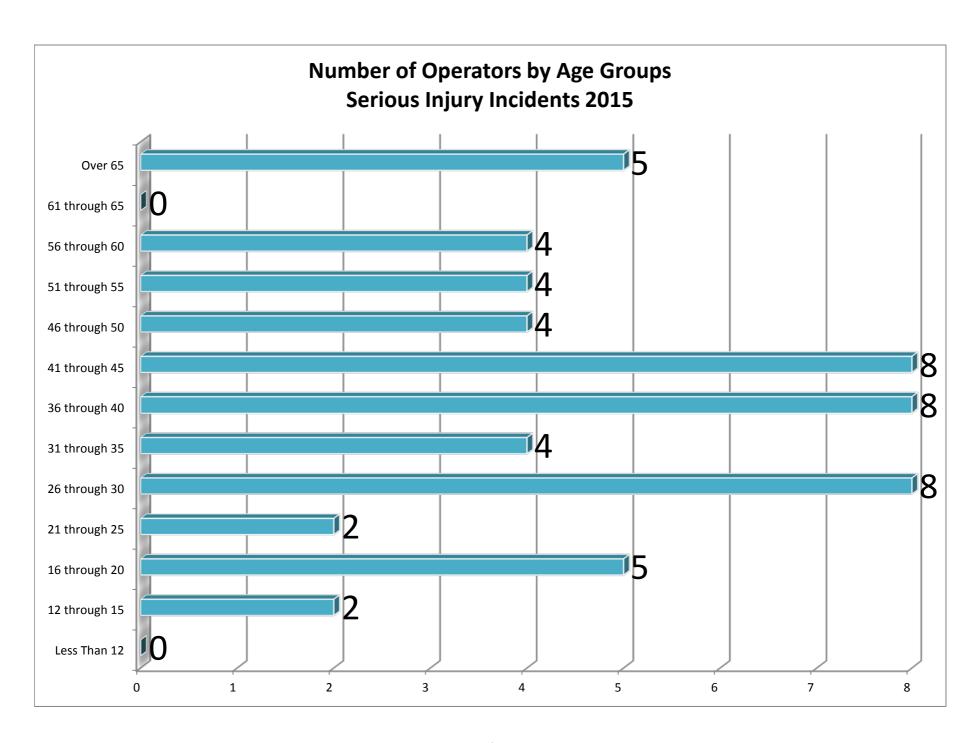


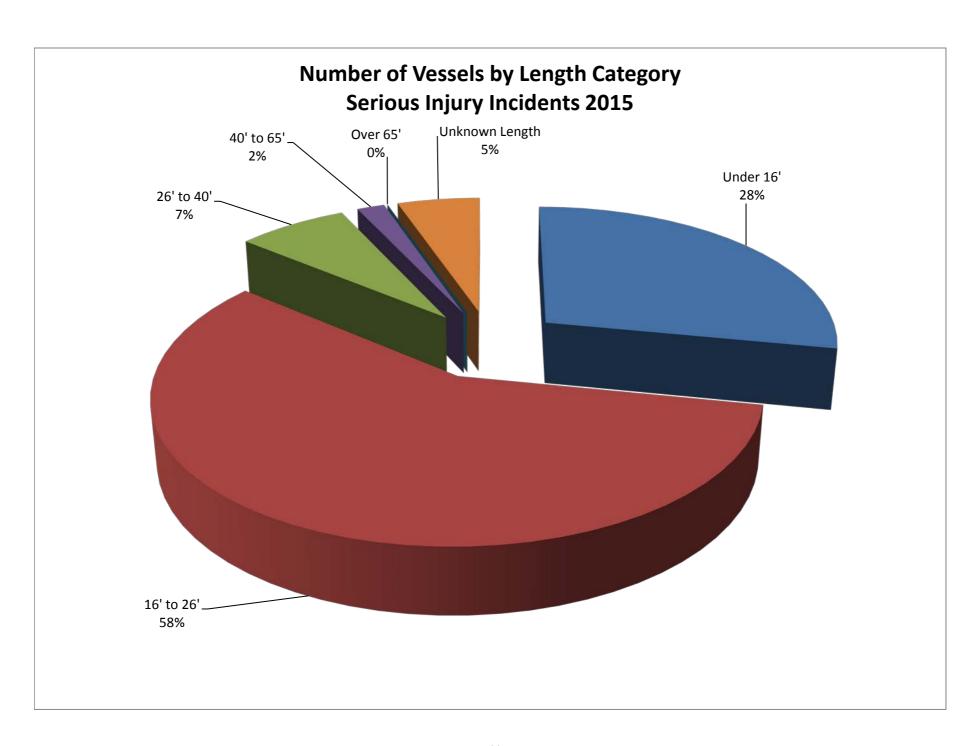


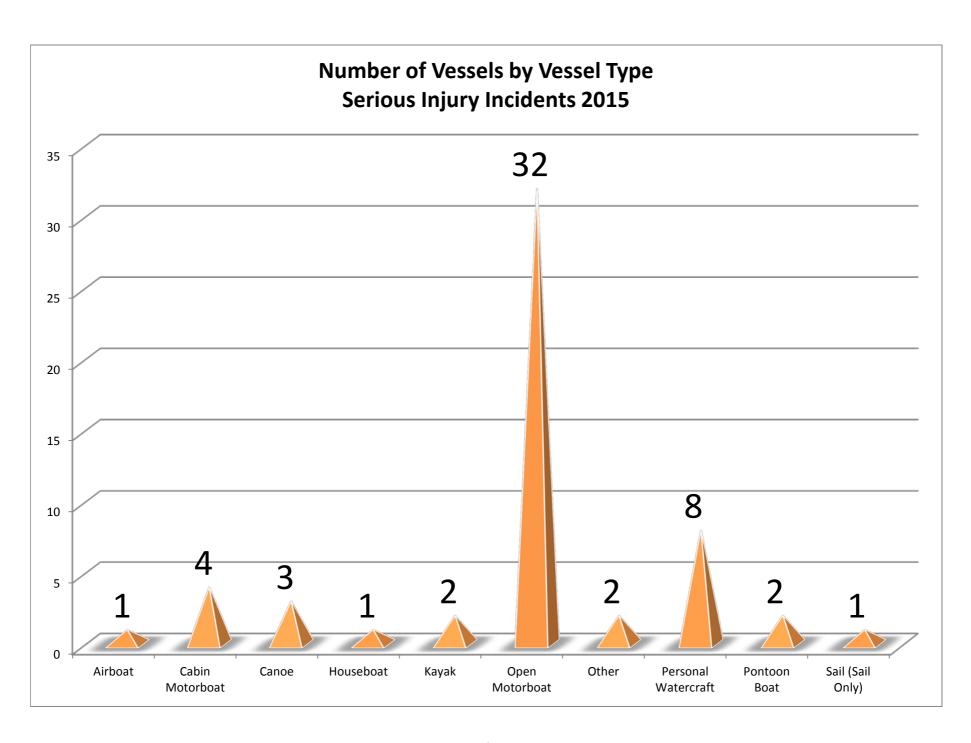


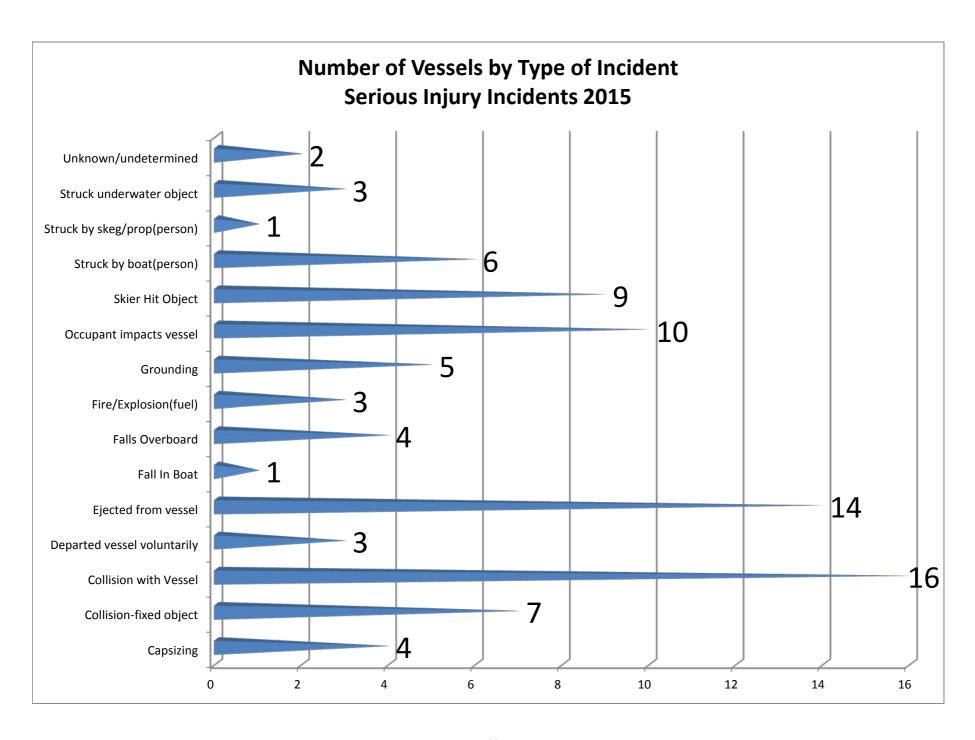


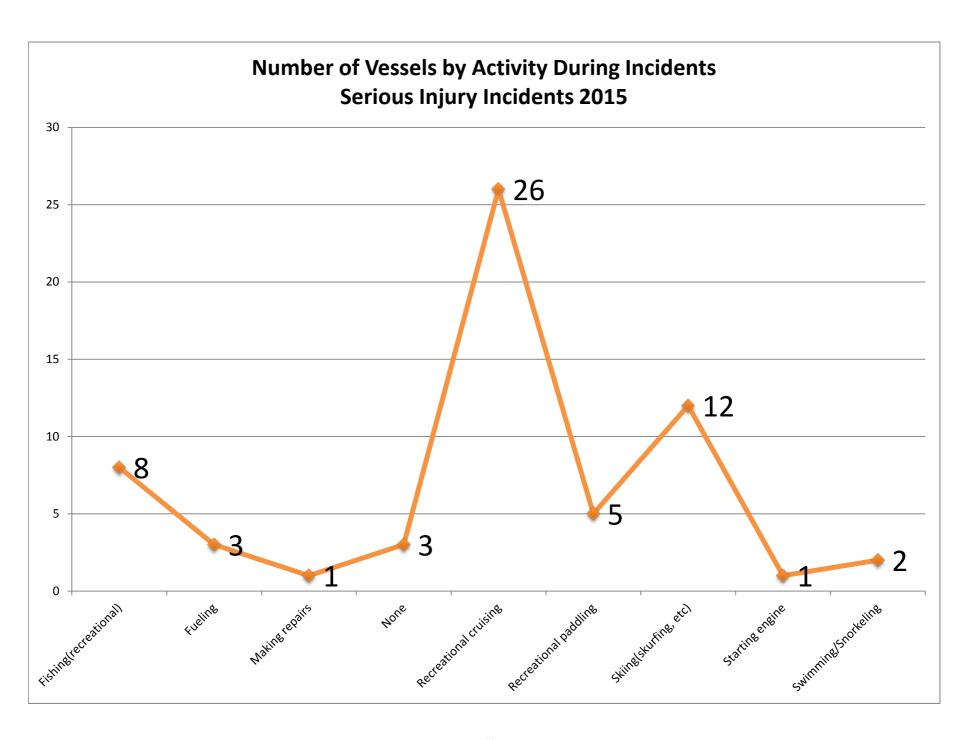


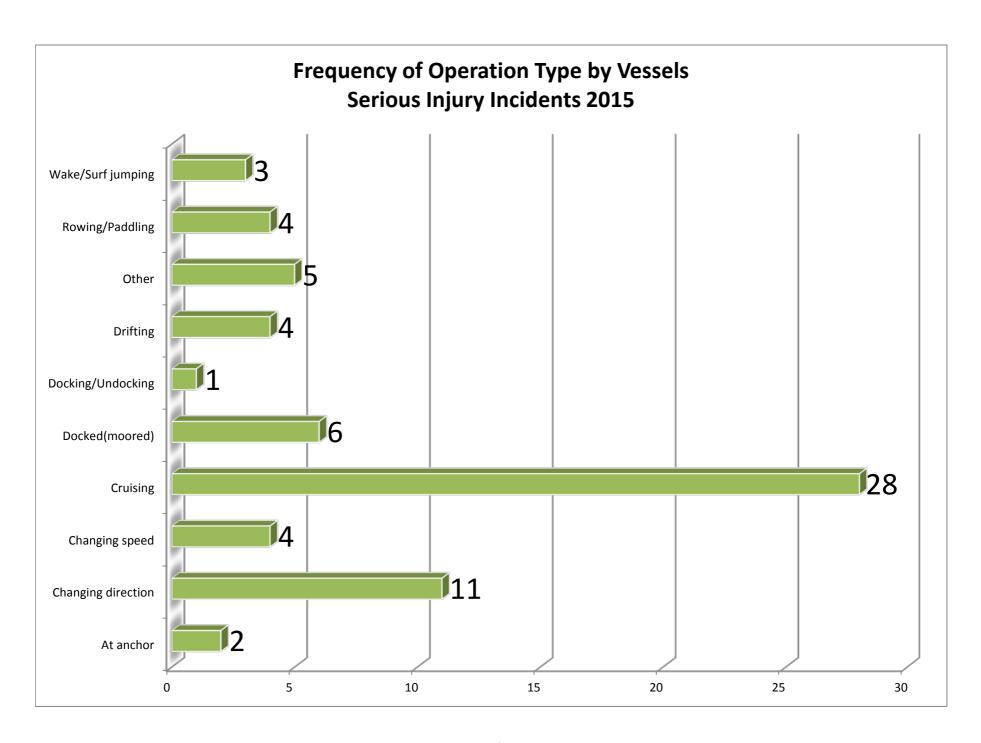


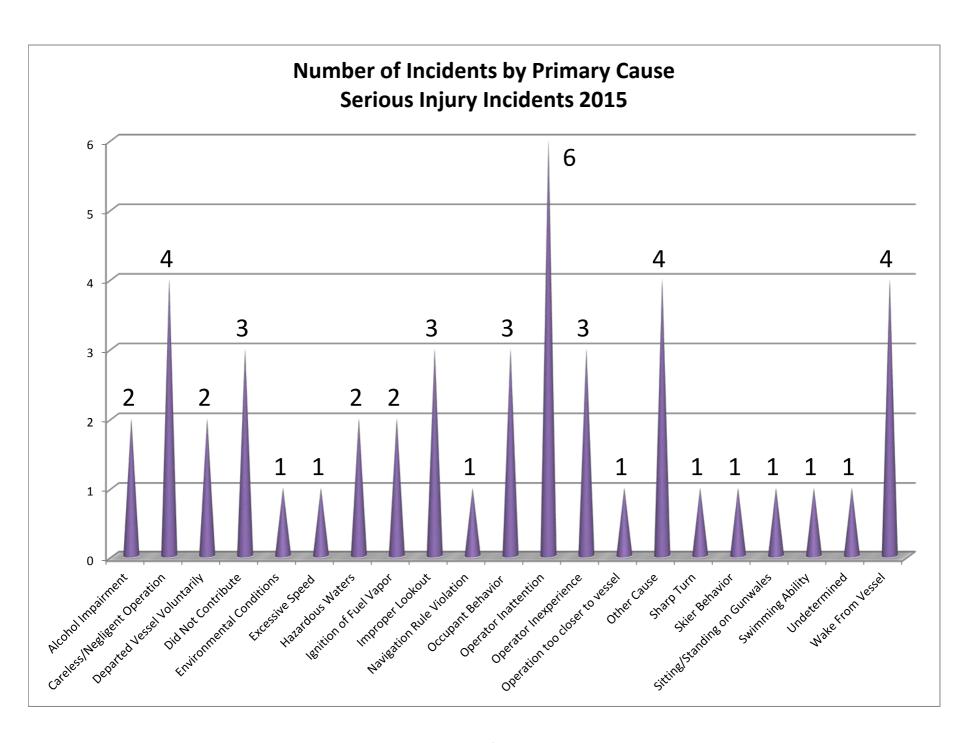


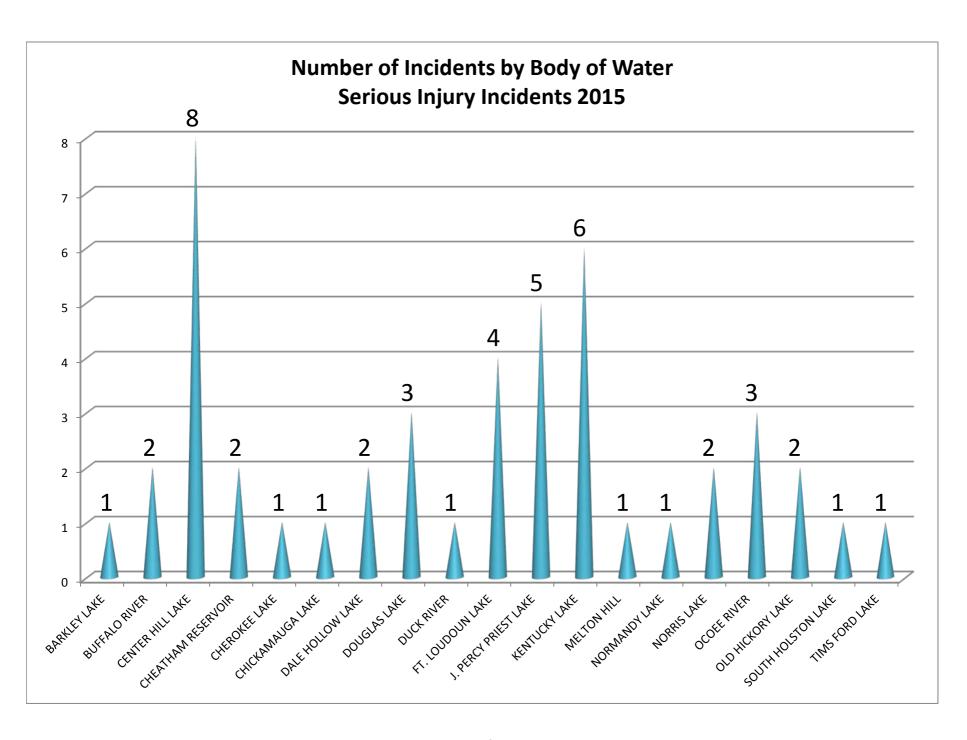


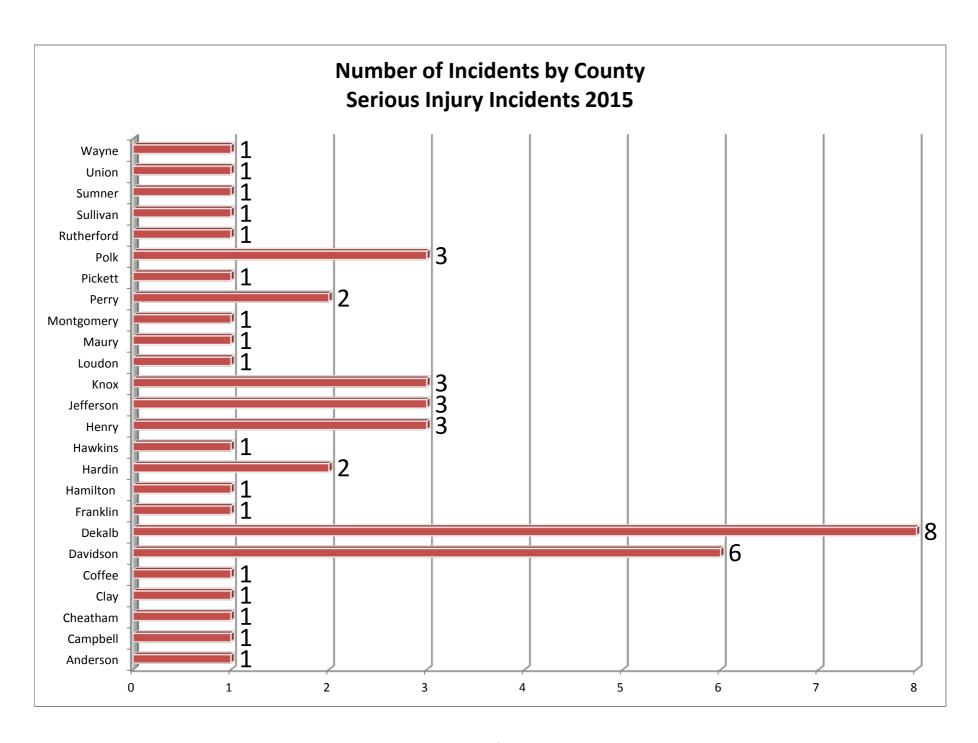


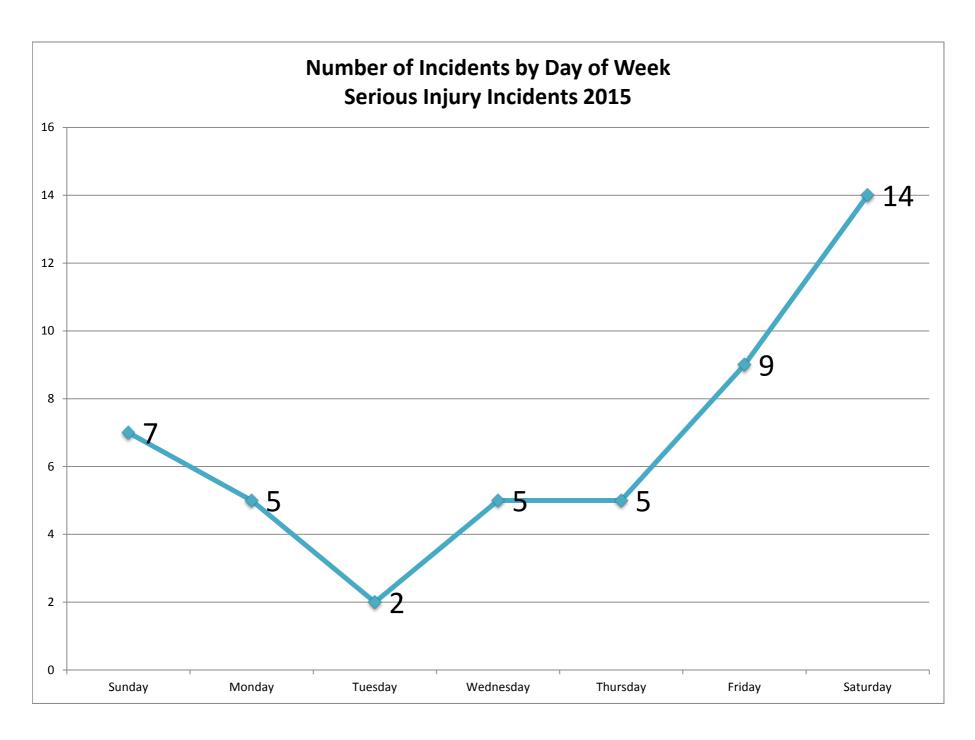


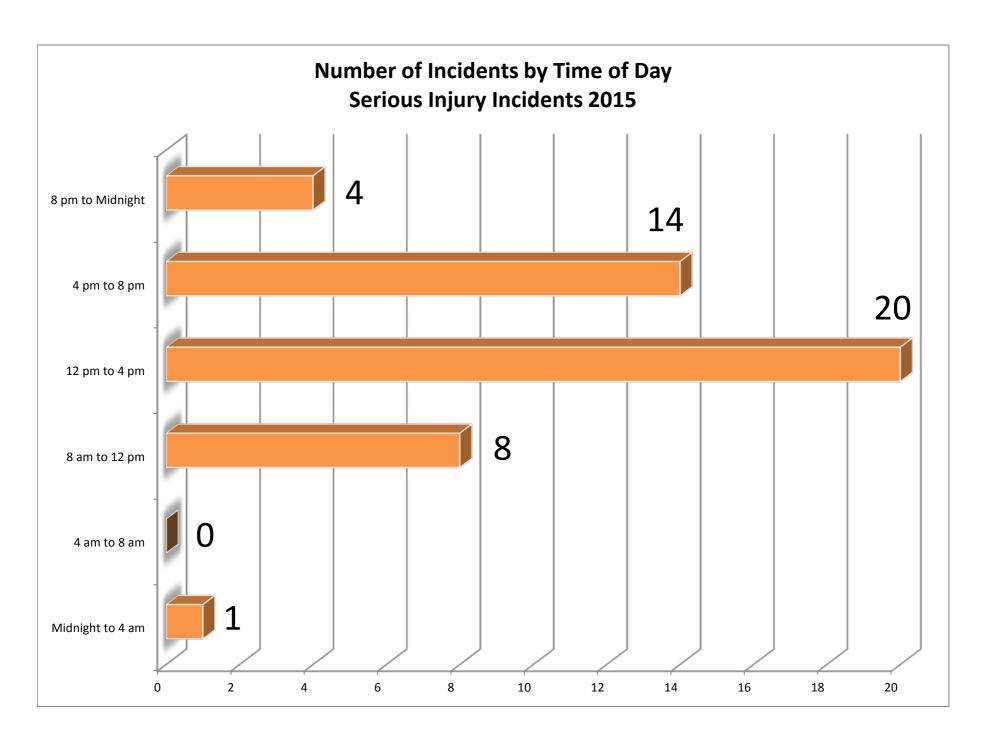


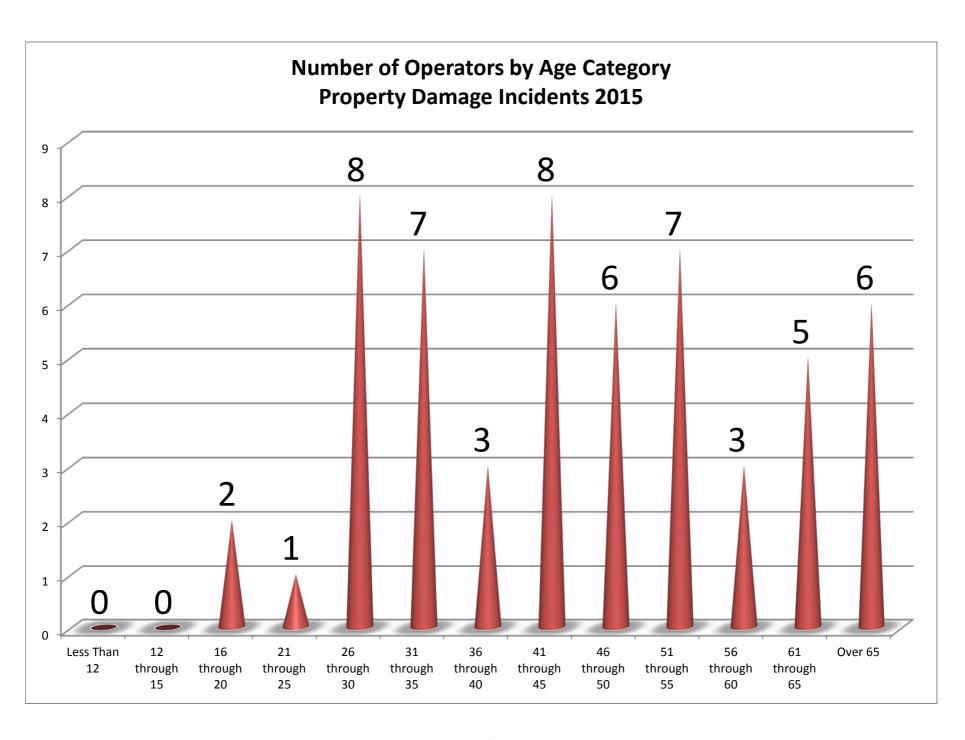


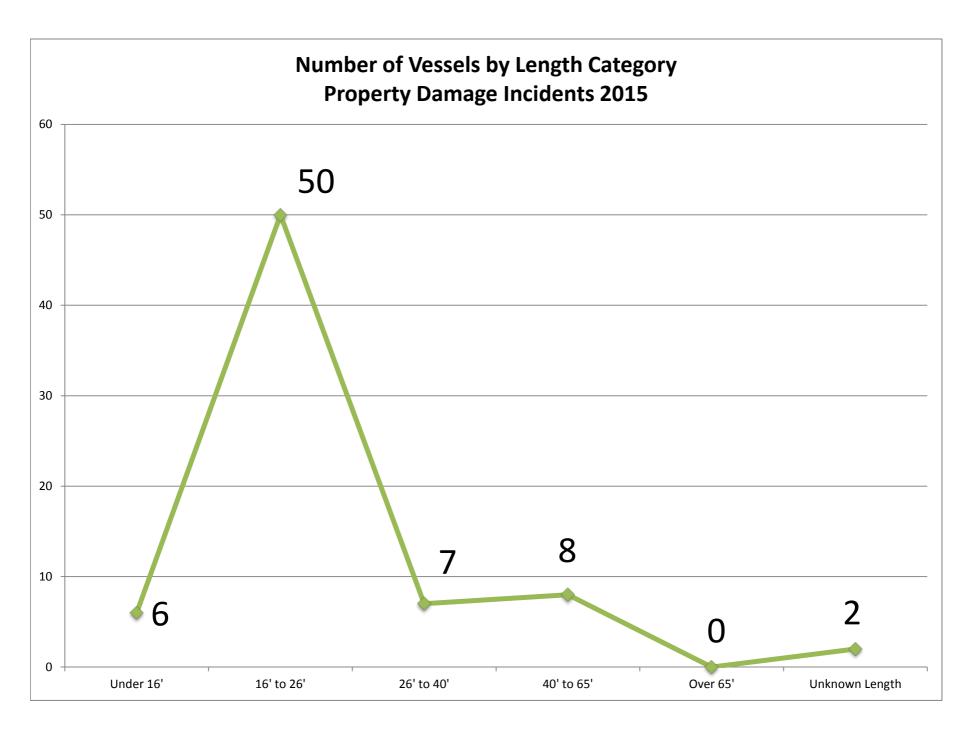


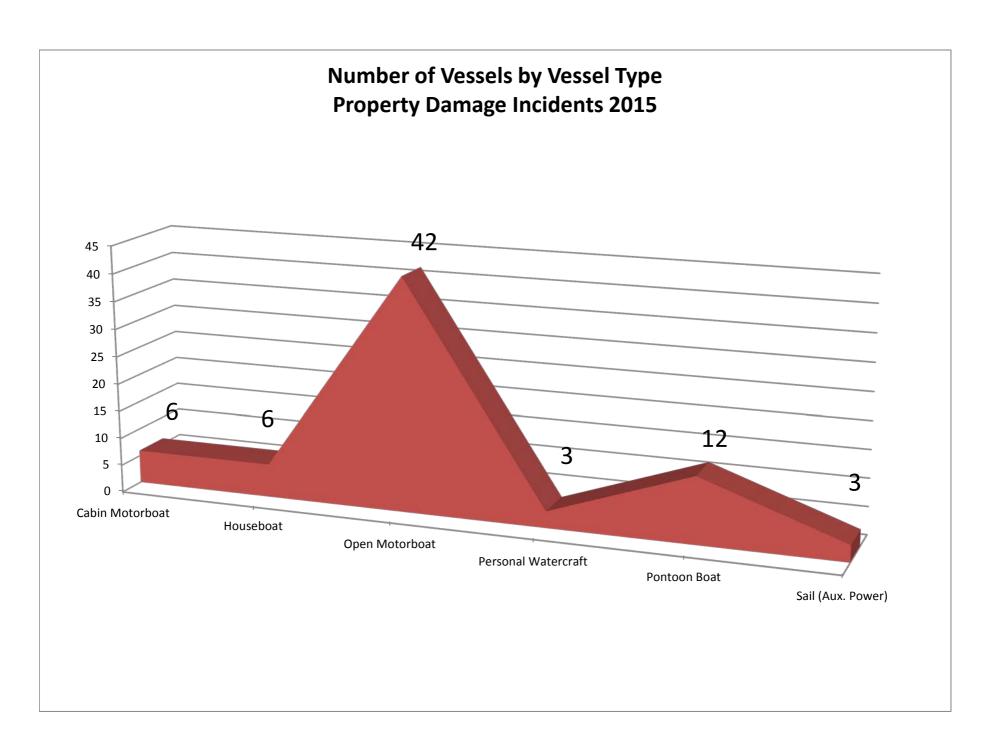


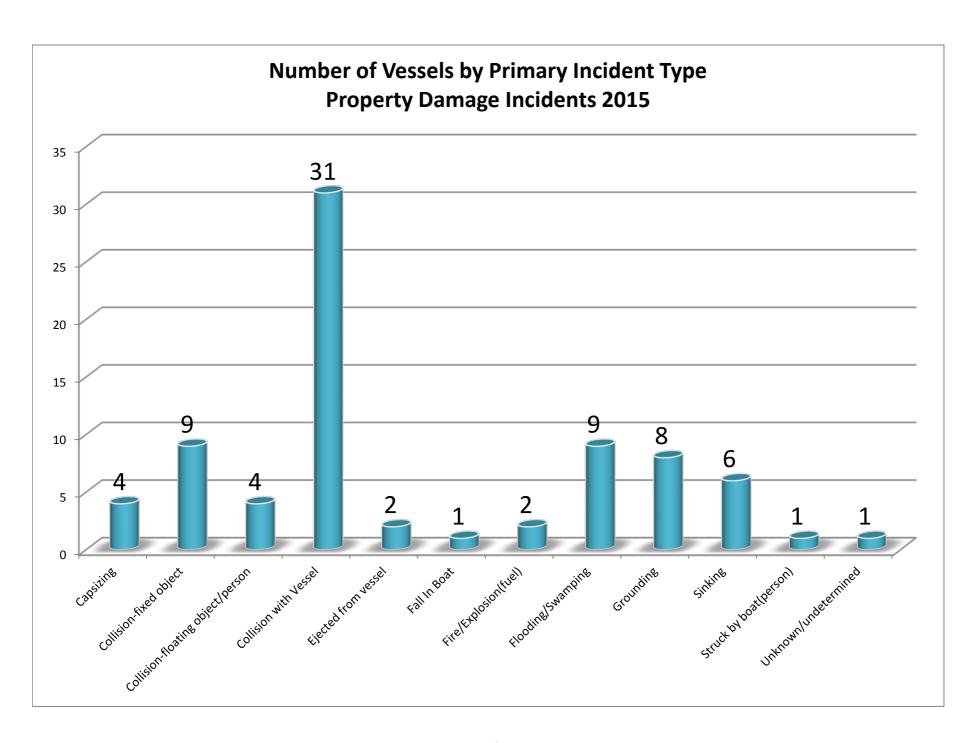


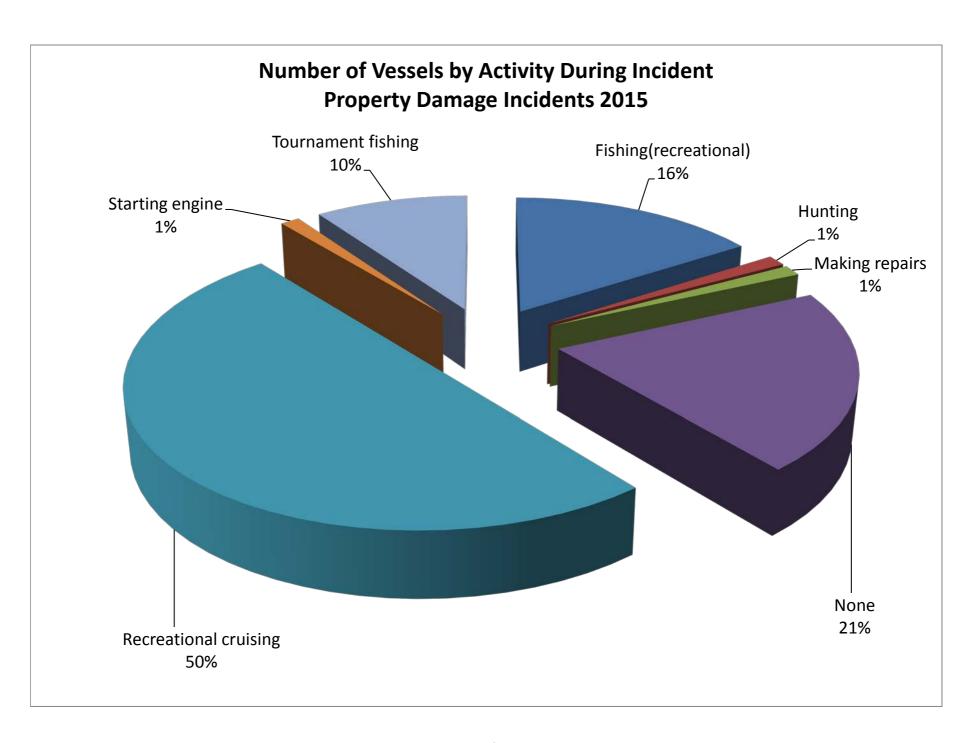


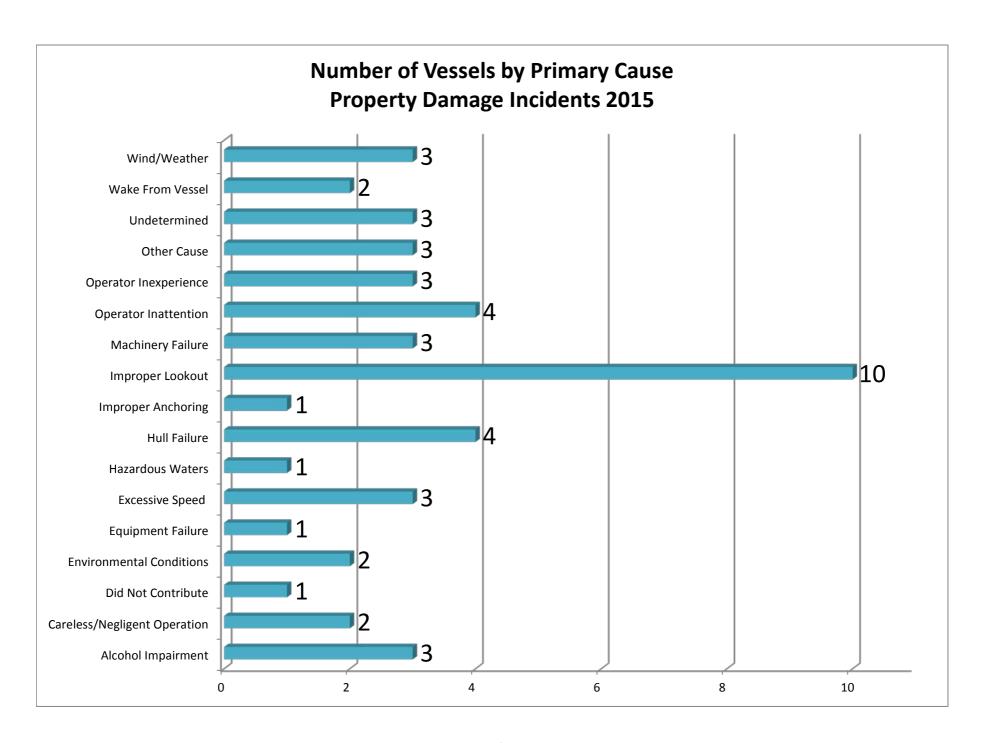


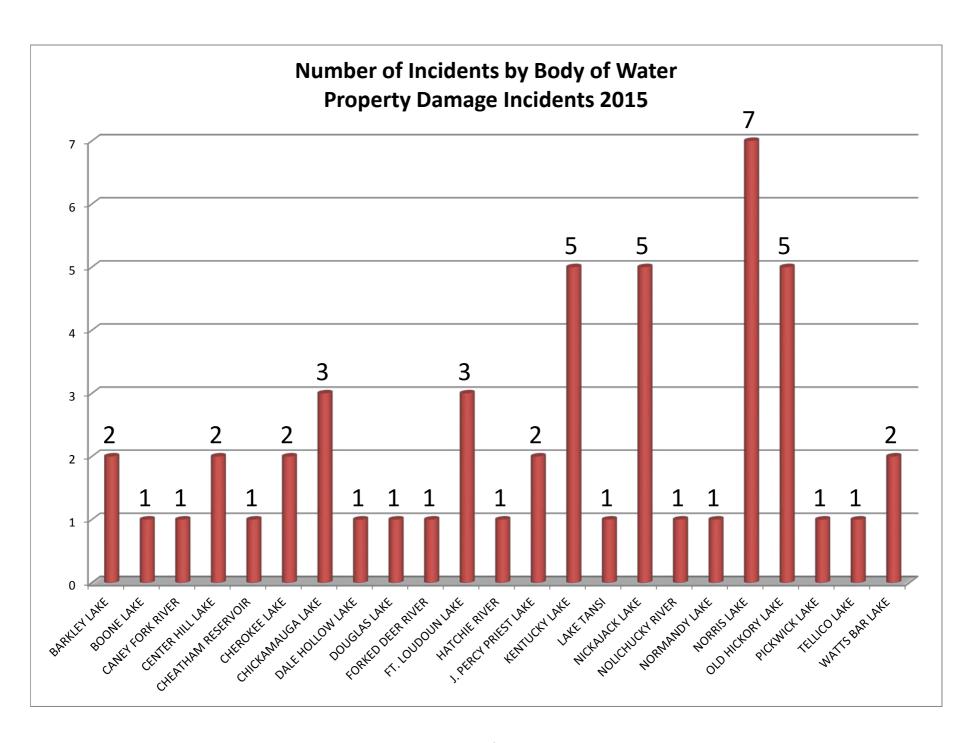


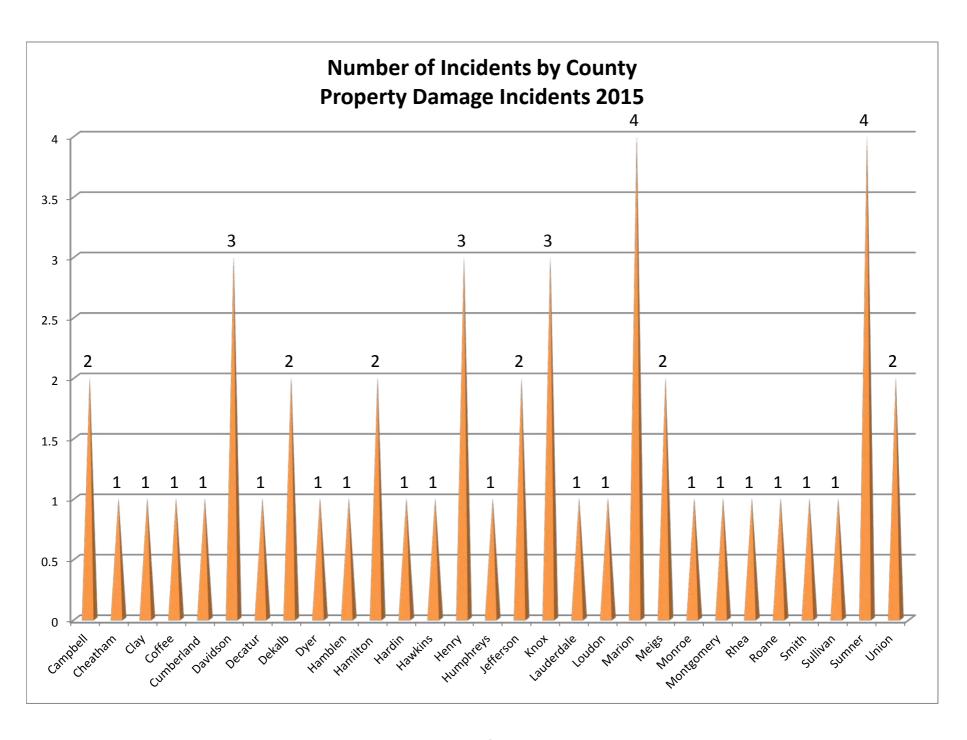




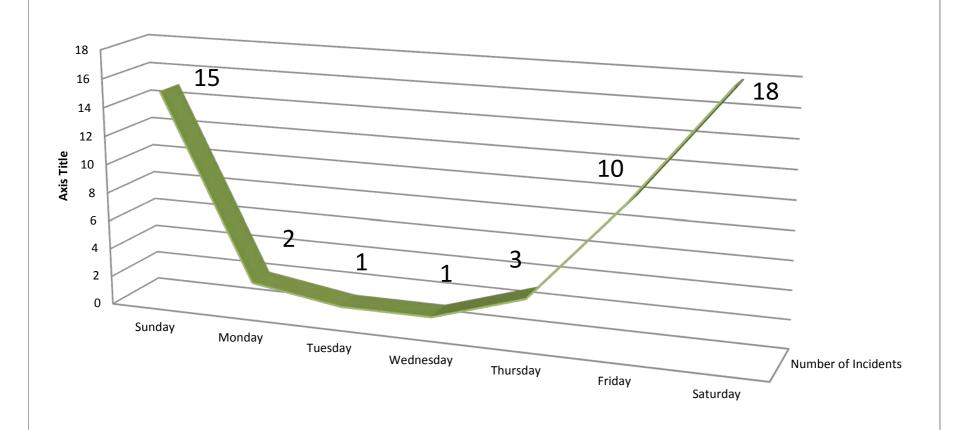




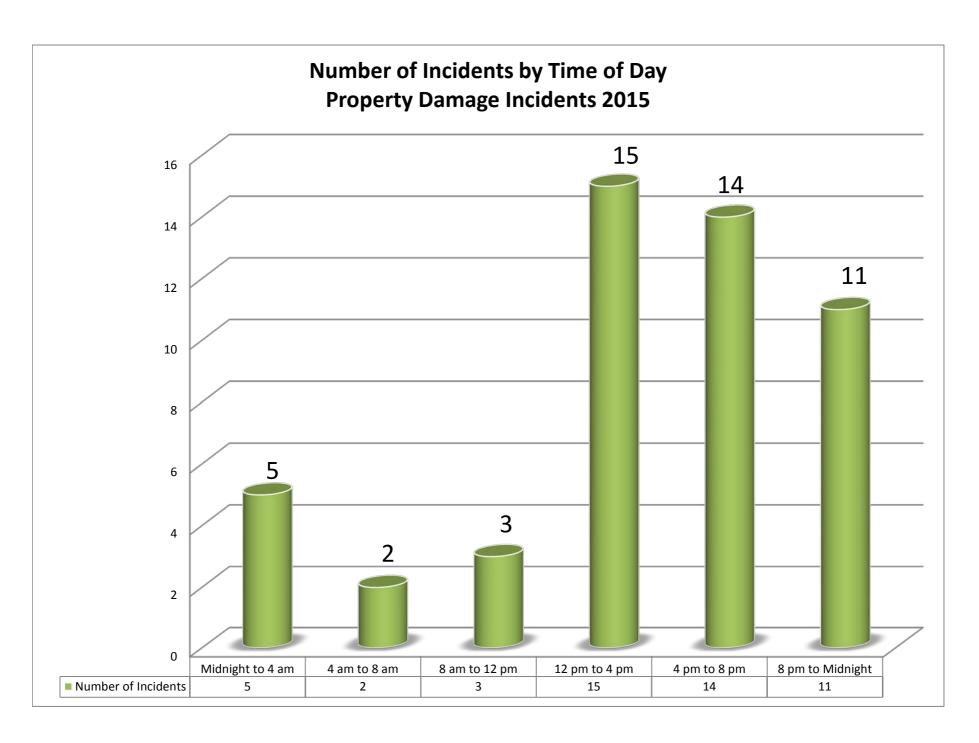


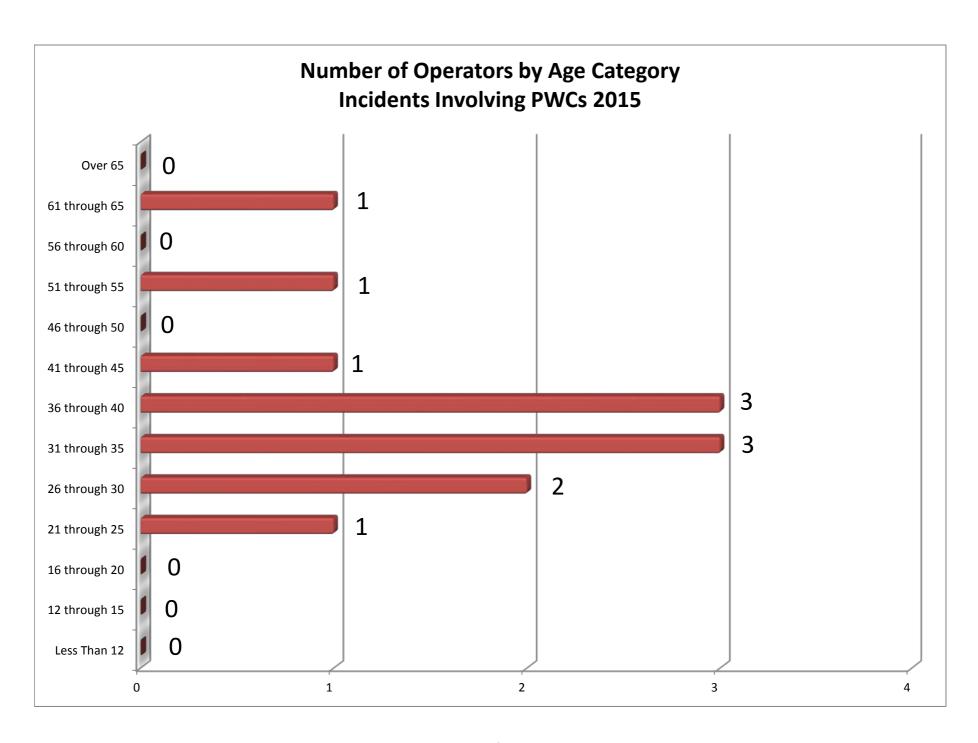


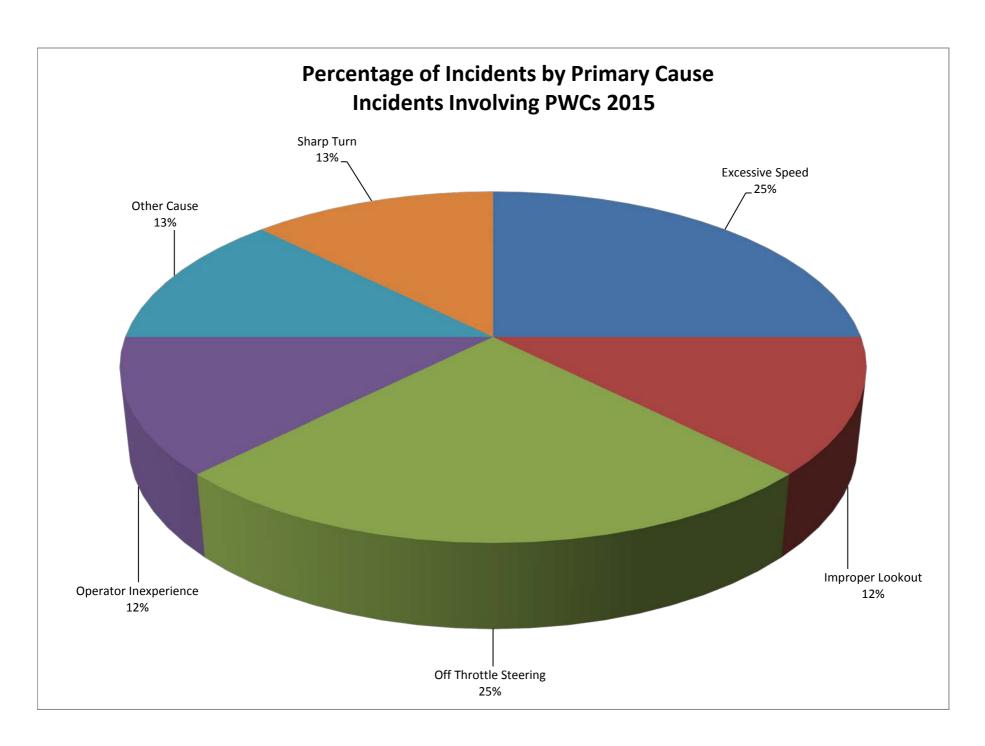
## Number of Incidents by Day of Week Property Damage Incidents 2015

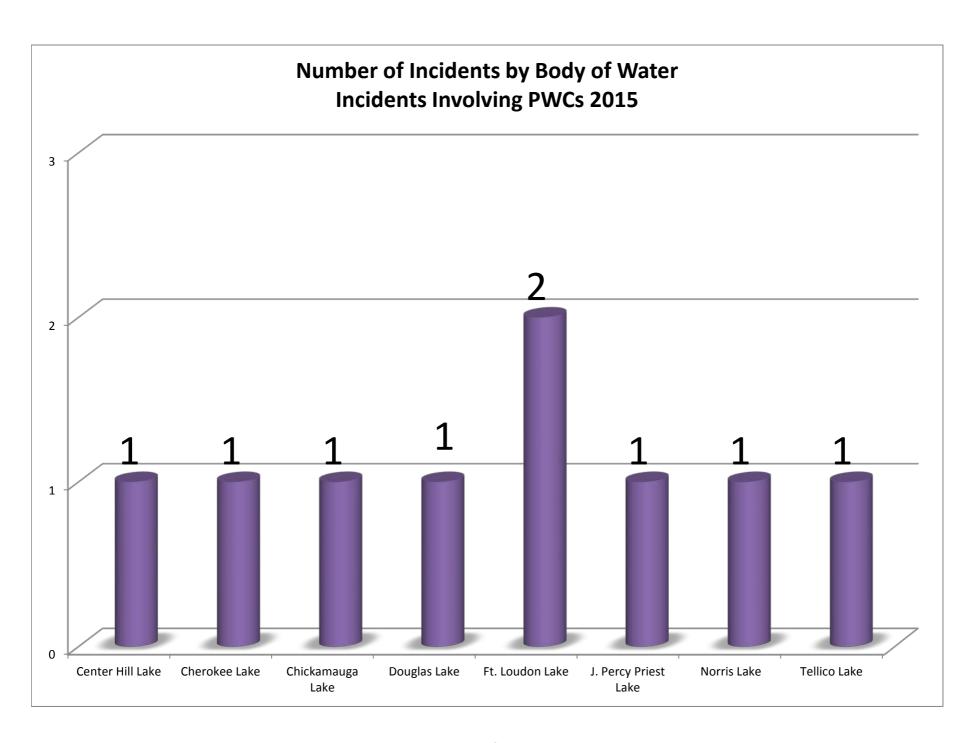


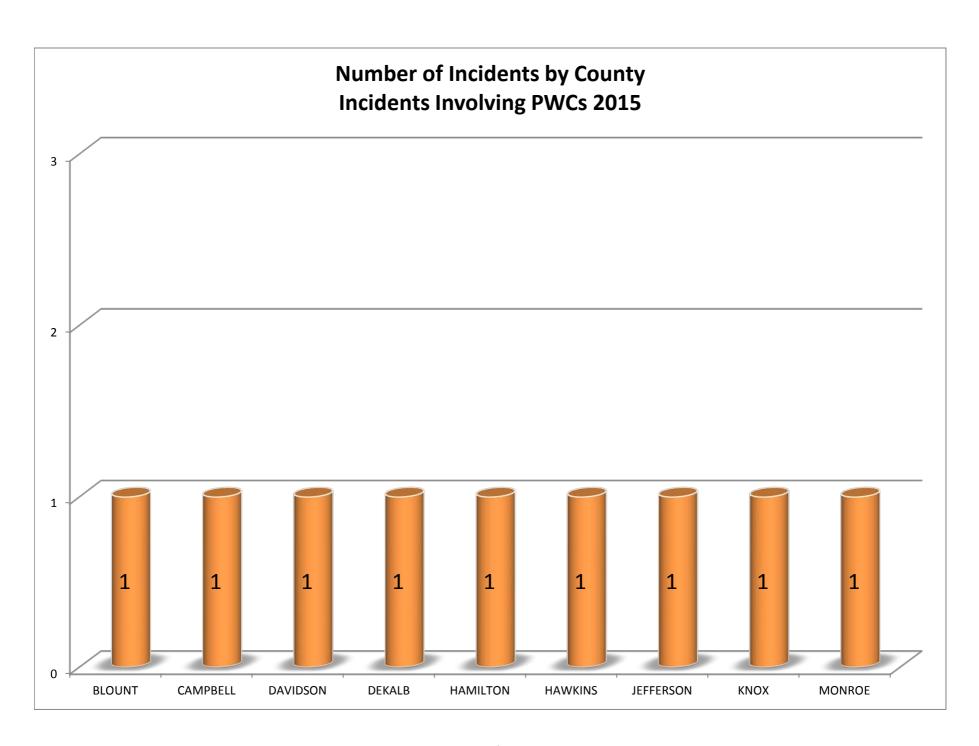
	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
■ Number of Incidents	15	2	1	1	3	10	18

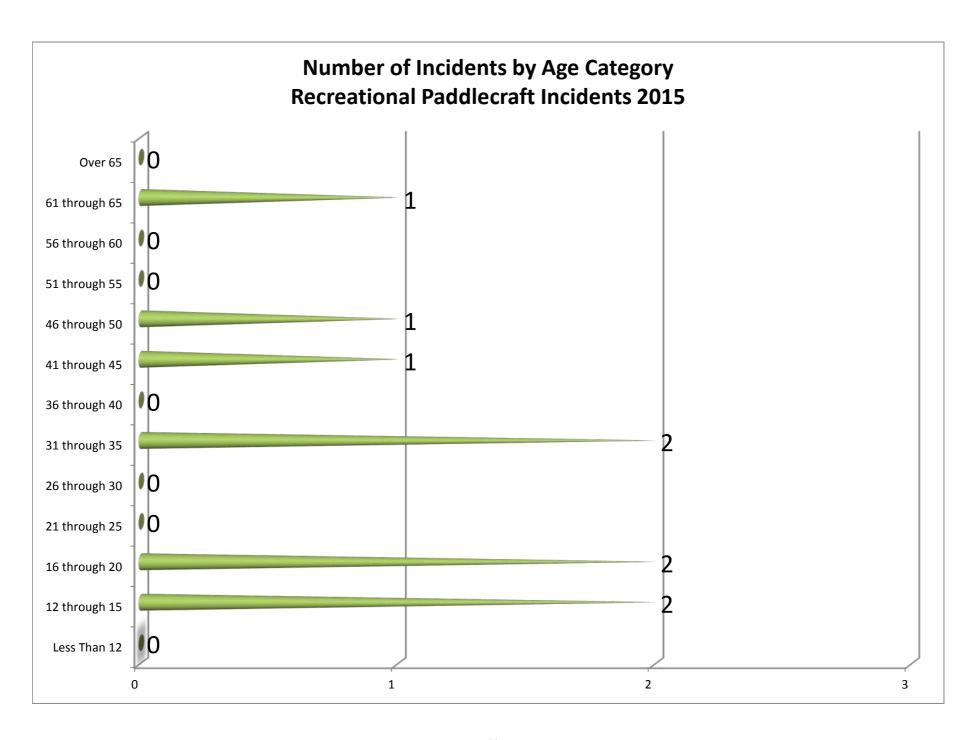


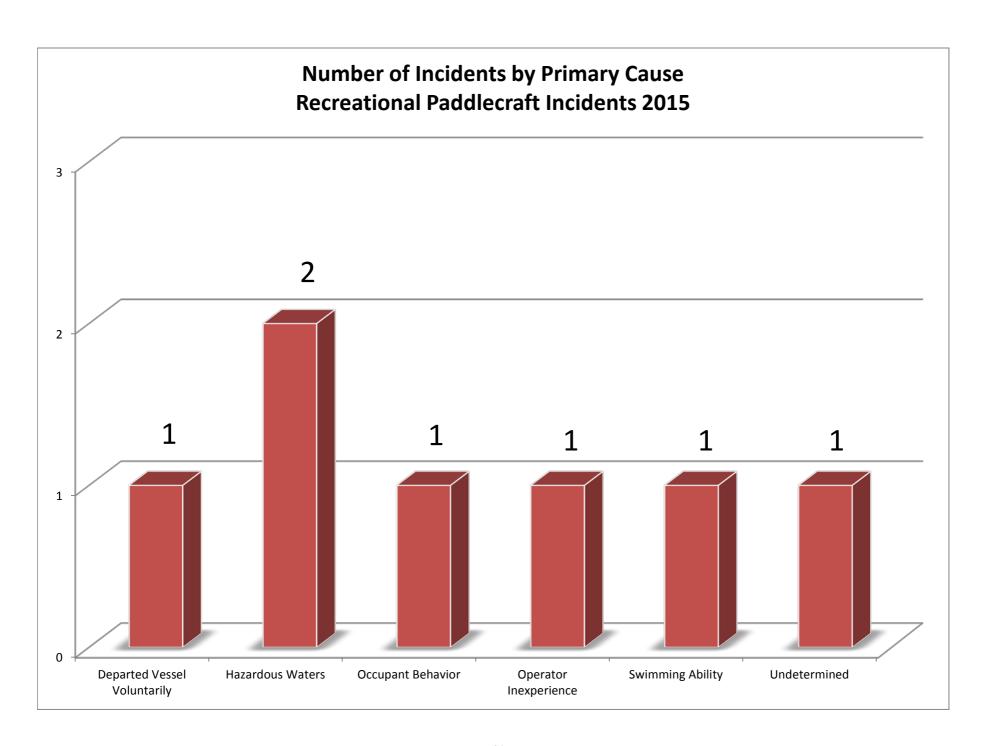


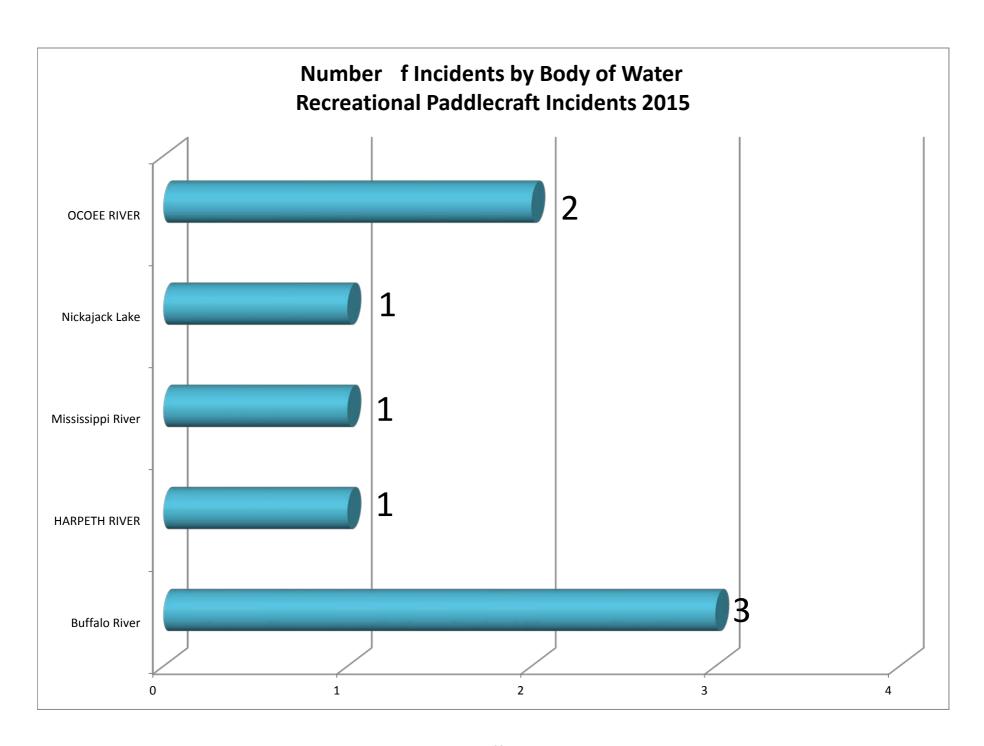


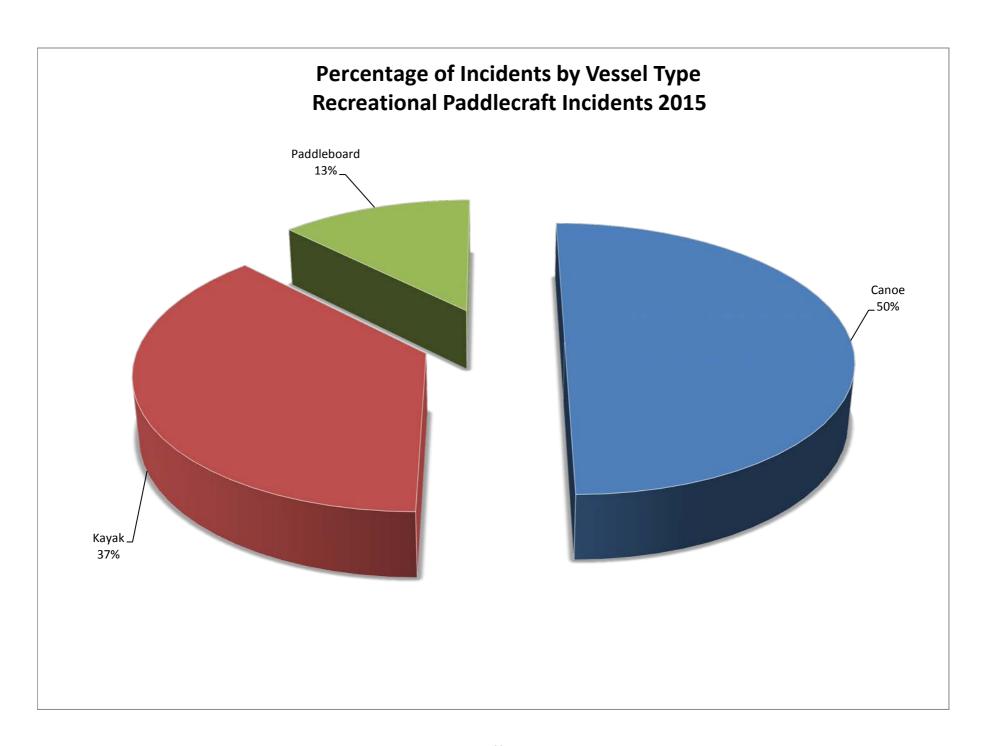


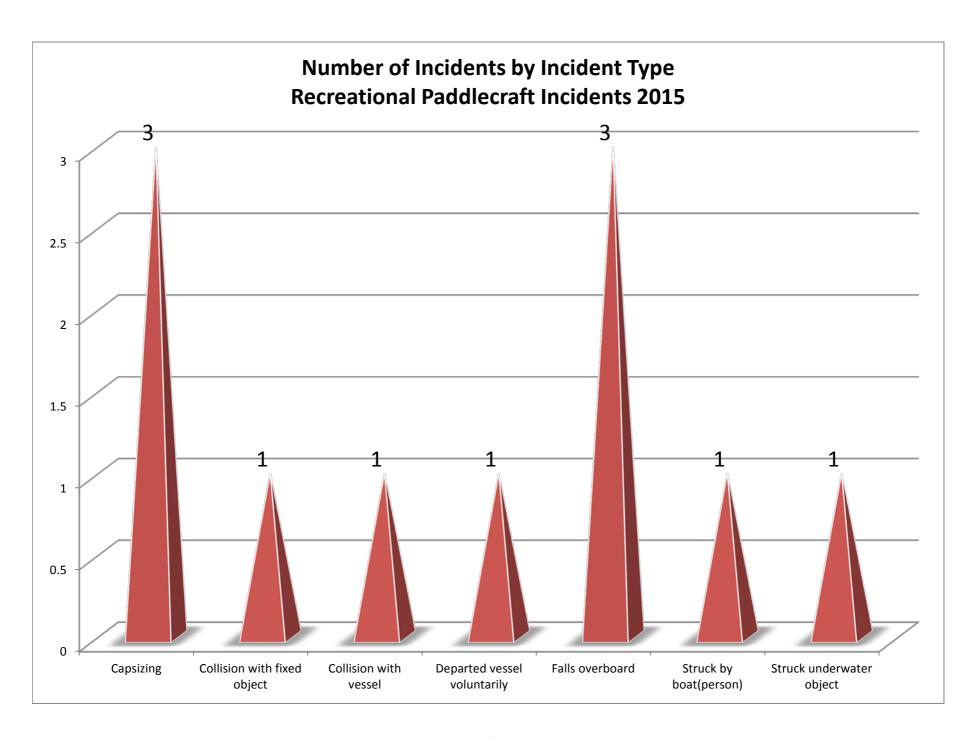


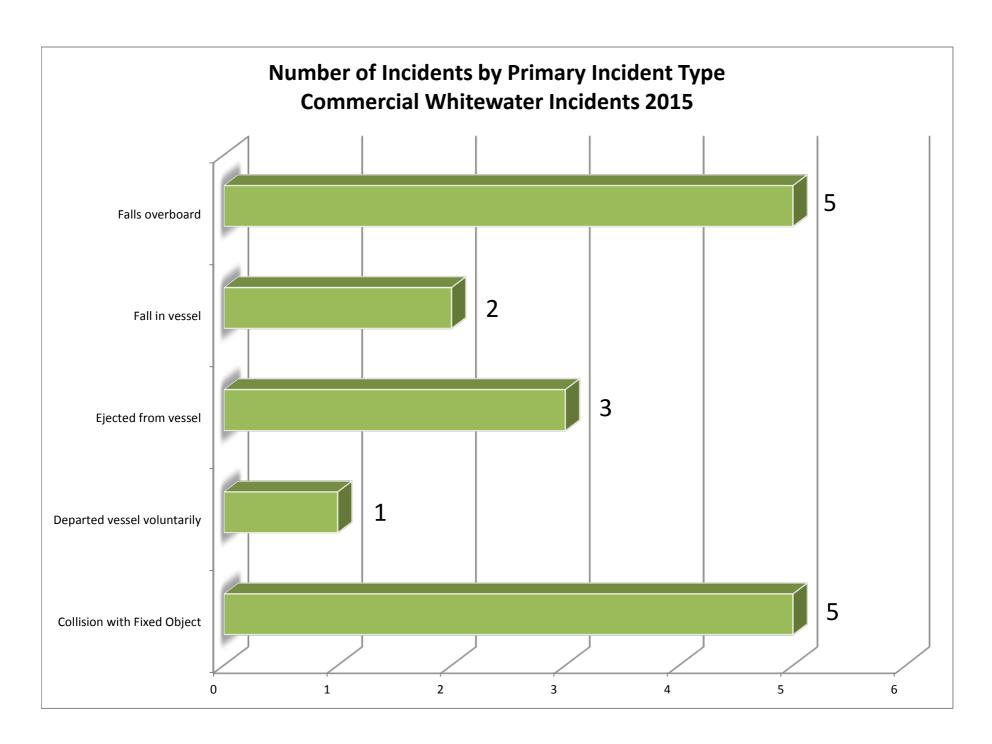


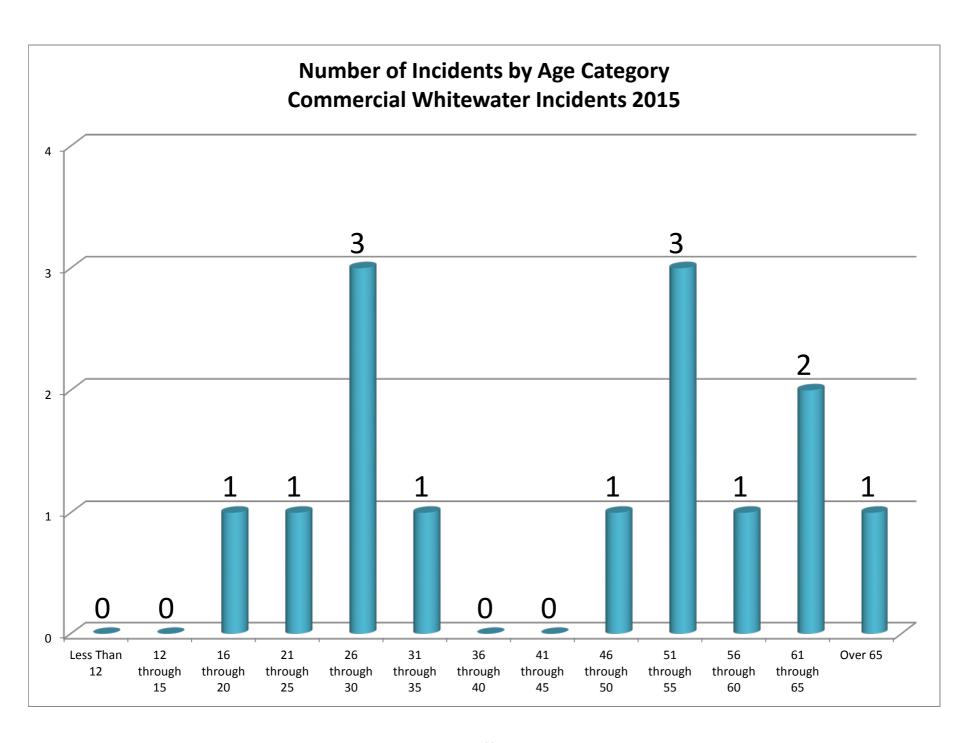


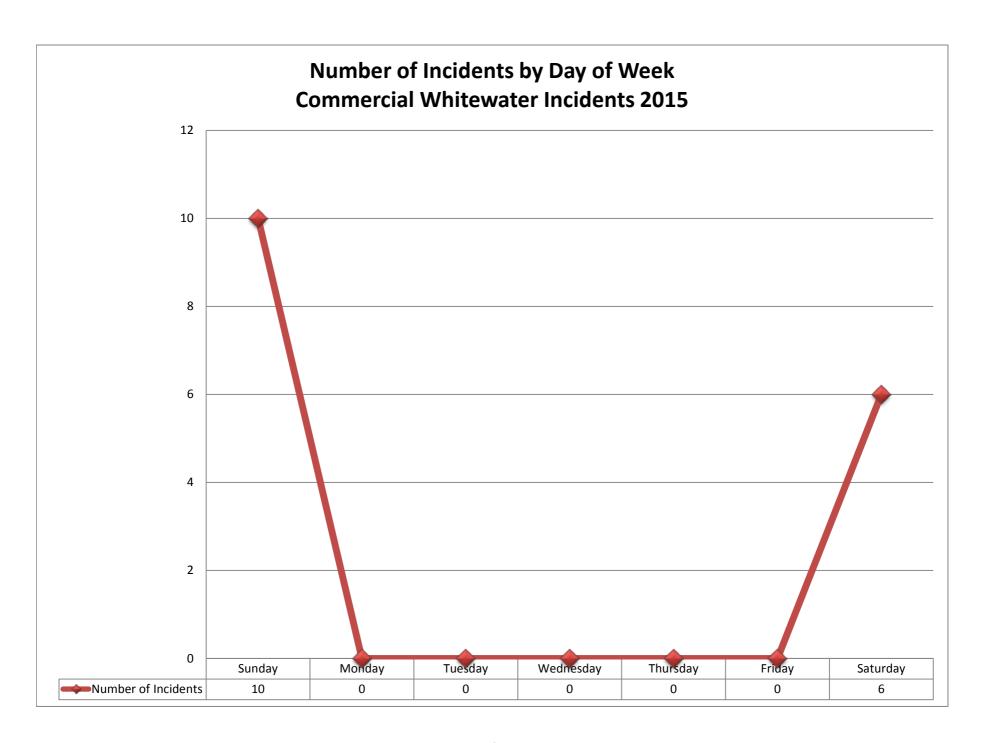


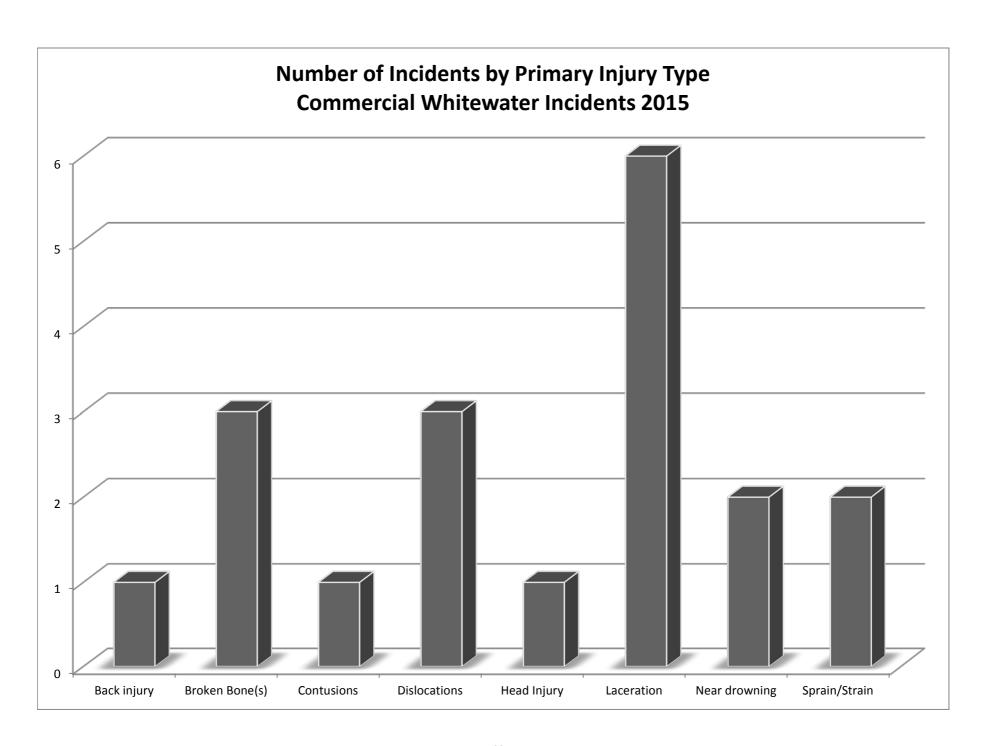




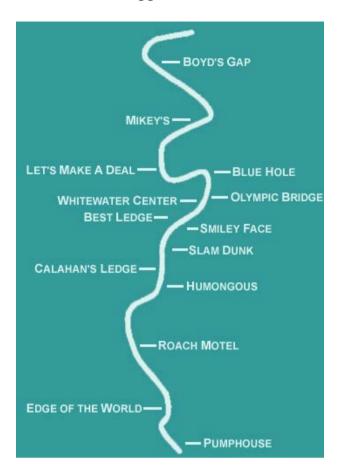


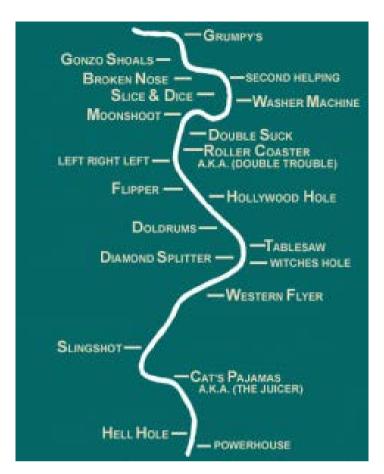


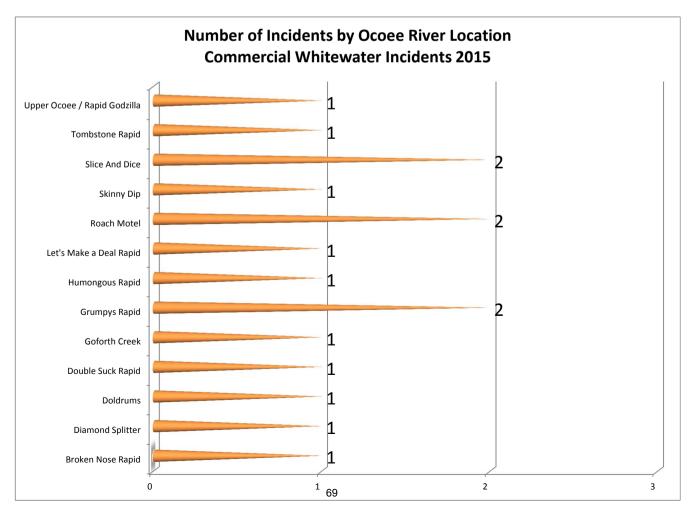




Upper Ocoee Middle Ocoee







## 2015 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. <u>Recreational vessel</u> means any <u>vessel manufactured or operated for pleasure</u>; 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 <u>recreational boating Incident</u> means a recreational vessel, a numbered vessel, or a documented vessel is being used by its operator for <u>recreational purposes</u> **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 <u>vessel</u> that is <u>underway</u> 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.
- 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 <u>aboard</u> a vessel.
- d. A person dies or is injured while swimming for pleasure from a <u>vessel</u> that <u>IS NOT</u> <u>underway</u> (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 <u>vessel</u> that is <u>underway</u> to swim for pleasure because the <u>vessel IS NOT anchored</u>, <u>moored or docked</u> and the <u>vessel drifts away</u> 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, <u>having departed from the shore or pier</u>.
- f. A person dies, or is injured after falling or jumping from a <u>swim raft</u> that is moored or anchored for use as a <u>swimming platform</u> 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 <u>vessel is not in or upon the water</u>.

- 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. <u>It is not designed for use nor has the ability to navigate on open water.</u>]
- 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.
- 1. 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 <u>vessel did not</u> contribute to the casualty.