

ARE YOU COVERED?

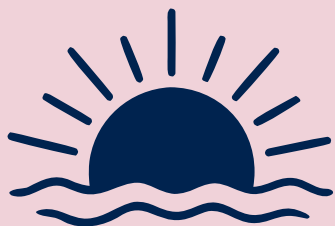
BE SAFE. ON AND OFF THE WATER.

BE VISIBLE

Wear bright, high-visibility clothing:

- Use lights in dark, fog or low light
- Wear reflective gear
- Avoid wearing dark clothing at night

BE SEEN. BE SAFER.



SUN & SAFETY

The sun reflects off the water and increases UV exposure.

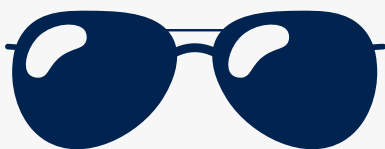
- Wear sunscreen
- Reapply during long outings
- Wear hat and UV-protective clothing

PROTECT YOUR EYES

Water magnifies sunlight, increases strain and UV exposure to your eyes.

Wear:

- Polarized sunglasses
- UV eye protection
- Hats or visors for additional shade



INSURANCE

Know and understand your coverages.

- General Liability
- Auto Liability/Physical Damage
- Excess Medical Coverage



INSURANCE INFORMATION:

**ROW SAFE
ROW SMART**

