

BOATING

A COMPREHENSIVE GUIDE TO
**DESTINATIONS, MAINTENANCE,
& BOAT INSURANCE**

RW ROYCE
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INSURANCE



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An aerial, high-angle photograph of a white speedboat moving across dark water. The boat is oriented diagonally from the bottom left towards the top right. It has a sleek, modern design with a large cabin area and a smaller cockpit at the stern. The boat is leaving a white, frothy wake behind it. The overall image is in a dark, monochromatic blue-grey tone, with the boat's white hull providing a strong contrast.

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Introduction

There are fewer ways to relax in life than time spent on the water. While Tennessee might be landlocked, there are beautiful lakes in and around that state that make perfection vacation destinations, whether you are looking for a day trip or weekend away with the family. Owning a boat affords many an opportunity to participate in leisurely activities all summer long, however, when you own a boat it requires maintenance and a certain level of protection. This eBook is designed to inspire you to make new memories with suggestions to unique travel destinations while giving you practical guidance on the upkeep of your vessel and choosing the best boating insurance policy.

10 Best Lakes in the South to Take Your Boat

Summer is a great opportunity for families, couples, and friends to spend time outdoors. For boat owners, it's the perfect time to set sail to relax and unwind. While the state of Tennessee might be landlocked, there are plenty of lakes to be found. If you're looking for a unique adventure, we've rounded up some of the best places to take your boat in Tennessee, and its surrounding neighbors.

1. Norris Lake, Tennessee

Norris Lake is 33,000 acres of turquoise waters located in the Chuck Swan State Forest and is perfect for a summer getaway. The waters are pristine and perfect for a boat ride where your view is punctuation with the rolling hills of the Appalachian Mountains. There are various swimming areas found along the way, perfect for the kids. Norris Lake also offers camping and hiking trails if you want to make the most out of your weekend.

2. Lake Rabun, Northern Georgia

Lake Rabun is perfect for old-fashioned family fun. The classic style is a refined choice for a weekend away. You can stay locally at a 1920's stone and timber inn complete with a view of the lake. Boat rentals are prohibited which means you will need to have your boater's license on hand. If you need to get one, you can apply for an education course for a small fee.

3. Douglas Lake, Tennessee

Located a few miles outside of Pigeon Forge/Gatlinburg, Douglas Lake is the perfect place for fisherman. It's been rated as one of the top ten places in the U.S. to catch largemouth bass. The lake is situated in the Smoky Mountains with cabins to rent. The trip is excellent for a single getaway, or you can bring the family along for some hiking.

4. Caddo Lake, Texas/Louisiana

If you're looking for a picture-perfect lake experience, you'll want to visit Caddo. You'll be enveloped in the cypress trees decorated with lush green water lilies, while you glide along the almost black waters. The children will have fun identifying all the different and unique species found in the lake. Rental cabins are located on the northwest side, as well as, private cottages.

5. Old Hickory Lake, Tennessee

If you are a resident of Nashville and are looking for a day excursion, don't forget about Old Hickory Lake. There are over 22,000 acres of fresh water to explore and 440 miles of shoreline. With plenty of sandy beaches, kids can have fun in the sun making sand castles or play on the playground.

6. Lady Bird Lake, Texas

Lady Bird is the quieter neighbor to the big home and power boats found in Lake Austin. The area is great for music lovers. After a day of boating, you can stop by the Auditorium Shores, a venue on the wide river bank slope that hosts many concerts. If you want to mix up your weekend away, you can trade in the boat to kayak down the Barton Creek to the Barton Springs Pool.

7. Watts Bar Lake, Tennessee

Watts Bar is located halfway between Chattanooga and Knoxville making it an easy day trip for Nashville residents. Watts Bar is one of the largest lakes in the South and offers beautiful scenery all year round. There are more than 700 miles of shoreline for swimming during the day and cabin rentals alongside the lake for you and your boat. Additionally, there are plenty of activities around the lake for the kids to enjoy.

8. Trophy Lakes, South Carolina

Trophy Lake is a privately-owned lake explicitly built for skiers. It's smaller in size but 10-foot in depth making it an ideal location if you and your family enjoy water-skiing. The area attracts a lot of professional skiers which is an excellent opportunity for newbies to learn from the best. If you want to improve your game, you can hire an instructor for some lessons. You can stay close by in Charleston which a beautiful and quaint town rich in history.

9. Lake Martin, Alabama

Lake Martin is a popular location for Birmingham and Montgomery residents but is an easy drive for Tennesseans. The lake is large and has its own population of full-time lakeside residents. You can take your boat up to Chimney Rock where you and the family can cliff-jump. If you can't find a cabin to rent alongside the lake, there are plenty of bed and breakfast spots that cater to boaters.

10. Lake Lanier Islands, Georgia

Located just 30 minutes north of Atlanta, Lake Lanier Islands is a great spot to relax and unwind. There are plenty of housing opportunities from hotels to lake houses. Surrounded by immense beauty, it's an intimate setting for couples and families alike. If you want to make a weekend out of it, you can participate in other activities such as horseback riding, zip lining, and golf.

Ensure your summer is well spent by exploring the many great lakes the south has to offer! For the best experience, always bring your boating license and research open container rules if you plan to picnic while boating.

Boat Maintenance Tips

From new to seasoned owners, there are specific maintenance tips that every boater should know. How you care for your boat will determine its lifespan and the safety of your trip. From flushing the engine to storing it in the offseason, we've rounded up some of the most essential best practices for every boat owner.

Flush Engine

Engine maintenance is the most critical part of keeping your boat in working order. Regardless of running on fresh or salt water, you'll want to flush the engine after every run. By doing so, you prevent salt crystals and other deposits from causing internal damage. Other substances like muck or sand can also be problematic potentially creating additional corrosion. Fortunately, most boats are equipped with freshwater flushing systems making the process convenient for the owner. However, if you don't have one of these systems in place, you'll want to familiarize yourself with motor flushers and complete the process the old-fashioned way.

Change the Engine Oil

Engine problems can happen that require a tow back to the marina. While some are unavoidable, there are some [maintenance tasks](#) you can perform to ensure it's running smoothly. Routinely check the oil. Much like the engine in your car, levels should never be low or empty. For every 50-100 running hours, complete a full oil change. What type of oil to use will be found in your manual. After you've checked the oil:

- [Look for leaks](#)
- [Lubricate moving parts with an anti-corrosive](#)
- [Check for corrosion on the clamps and fuel lines](#)
- [Inspect hoses for wear](#)

Regular use during the summer season could potentially loosen hardware and cause misalignment on the outboard. Inspect bolts are secure and tighten anything that appears to be loose.

Maintain Your Propeller

Before each outing, check the prop nut and cotter pin. You'll want to secure them according to the manufacturer's specifications. Additionally, you'll want to look for dings, nicks, or the possibility of a bent blade. Any of the above found on your prop could hinder proper performance. Take time to inspect the prop shaft and hub for rogue fishing lines or other possible debris that could have accumulated. Once you're done, the prop shaft should be greased with a lubricant that doesn't cause corrosion.

Keep Proper Fluid Levels

Over-filling marine gear fluid is equally as bad as underfilling. The incorrect balance can be detrimental to your machine. If you have added too much transmission fluid, you can remove excess by using a turkey baster.

Clean Your Boat

When you use your boat regularly, you'll want to clean it often. It's usually recommended to do so on land as cleaning products can contaminate the water. Regardless of whether or not you boat in fresh or salt water, use fresh water to give it a rinse and use products that contain vinegar, baking soda, and other astringents to remove dirt and grime. Only use a soft-bristle brush. It will not only remove salt build-up but not cause rusting.

Keep Things Organized

Frequent use loosens screws. Seasoned boaters will keep spare screws onboard in case of emergencies. Keep a tackle box on the boat with extra nuts, bolts, and screws. Having a dedicated space will ensure you can find them in a hurry.

Store Your Boat Properly

What [type of storage](#) you need depends on the size of your boat.

Smaller boats less than 20 feet can be stored:

- **upside down on the round**
- **on a trailer in the garage**
- **a dry rack**
- **on a boat lift**

Midsize boats (20-32 feet in length) can be stored:

- **in a trailer**
- **a dry rack**
- **a wet dock**
- **boat lift**

Large boats (more than 32 feet) can be stored:

- **at a wet dock**
- **a storage location such as a detached garage or another storage unit**

There are a few covering options. You can build a wooden frame unique to your boat. It's time-consuming but one of the best ways to protect it during the winter months. Shrink wrap can be used and is a modern technique for covering boats. Heat is applied to wrapped plastic around the boat to fight tightly against the frame. For a less expensive method, there is always the plastic tarp. The tarp acts as a tent over the boat and is kept in place by tying it or through the use of jack stands.

Consistent maintenance of your boat will provide you with longevity. Because they are an investment, read the owners manual carefully and familiarize yourself with the care instructions, so you and your family don't get stuck on the water.

The Importance of Boat Insurance

Before the fun in the sun can take place, you'll want to do your due diligence and get boaters insurance. The state of Tennessee does not require its residents to obtain insurance to own and operate a vehicle, but it's unwise to pursue without one. More than likely you'll have friends and family on board and take your boat between destinations. These factors increase the risk of accidents, and boating insurance will protect you in case of damage and liability. If you own a boat, there are plenty of reasons why you should get a separate insurance policy.

Obtaining Boat Insurance

Let's first take a closer look at the how and why. Most insurance companies offer comprehensive boating insurance along with their home and car insurance. When you are shopping for policies, you'll need to decide on the deductible, the type of coverage, and the amount of coverage. The premium is based on a few factors, much like your car where age, value, and condition come into play. Depending on what you own, will determine how much it will cost you each month. Specific boats, like high-speed boats, usually cost a bit more to insure. Additionally, if it doesn't meet the requirements of the US Coast Guard Standards, you can expect your monthly premium to be higher as well.

Difference Between Boat and Other Insurance Policies

Boat insurance delivers mostly on liability coverage. If someone is injured on your boat, your boat damages another person's property, or it receives physical damage in any way, you are protected. Liability is also there in the instance of a lawsuit. Comprehensive coverage can be obtained if you are worried about theft, vandalism, or flood and fire damage. Some policies even extend to protect your equipment such as fishing gear and offer roadside assistance in the event you need to be towed. What most boaters don't realize is they have the option to suspend coverage temporarily during the off-season when the boat isn't in use.

Covering Your Boat Out of Water

Another feature of boating insurance most owners aren't aware of is the protection it offers your boat outside of the water. If you obtain your boating insurance through your home and auto insurance agent, you can apply the boat to those policies. By doing so, you allow the vessel to be covered while it's attached to your car or truck during transportation and possibly cover any damages that might happen during storage at your home.

Getting Coverage in Different Locations

We've already addressed some great places in the south you might want to take your boat, but what many novice boaters don't realize are the navigational restrictions tacked to their policy. Fortunately, if you decide to take us up on our recommendations, the insurance will cover you and your family, but any trip outside the coastal waters of U.S. and Canada are not. If you have a particular destination in mind, check with your insurance agent to confirm the location is covered.

Assistance in Bad Weather

Some policies are available to help those who need assistance due to inclement weather. In the event, you need to move your boat there are specific endorsements that can help relocate it to a safe place. In most instances, owners pay up to 50% of the cost to haul the boat, which could be a better price than having it damaged or your premium going up.

Difference Between Agreed Value and Market Value Policies

Much like the purchase of a car, once you buy your boat, it begins to depreciate. As an option to save money, insurance companies offer a couple of different options regarding coverage. The Agreed Value is a conversation between you and your insurer deciding the value of the boat upfront. If something were to happen, you'd get the agreed upon value of the boat when you opened your policy. Market Value is the opposite. As your boat depreciates, your premium extends to cover its worth at the time of the accident. If you purchased the boat in 2005, it's unlikely you'll receive enough to upgrade to the 2018 version.



Owning a boat should be viewed as just another asset, but another opportunity for risk. Taking out boat insurance will provide you and your family with peace of mind by offering protection allowing you to focus on having fun and spending time together.

If you're serious about protecting your boat, we at Royce Williams will help you get the best policy possible. Contact us today for a [free boat insurance quote](#) or learn more about creating an insurance package.

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