



The Water Safety Guide

Words of encouragement from your SAFECO agent.

Float safely through life. Wear a life jacket, wear a life jacket, wear a life jacket.

Playing, swimming, splashing, floating, paddling, motoring, soaking, diving, sailing and skiing. Who doesn't treasure at least one of the many pleasures done in, with and on water?

Like any sport, water activities can be safe or risky – which is why we're pleased you've decided to review this guide.

Uninhibited and often fearless, children count on adults to keep them safe. Spend a few extra minutes reading this next section. You never know when you'll be called on to help.

Toddlers and water: Good fun.

The bad news: Children can (and do) drown in wading pools, hot tubs, bathtubs, sinks, showers, toilets, buckets, diaper pails, a pet's water bucket and in any other container in which water collects.

All it takes is an inattentive (or unaware) adult and as little as two seconds of submersion for a drowning to occur.

- Never leave or turn your back on a child in a bathtub or wading pool. Let the phone ring. Ignore the doorbell.
- Unless an older child has participated in formal babysitting training, never leave him or her in charge of a younger child who's playing in water.
- Keep all containers that could possibly collect water empty.
- Toddler-proof your bathroom. Install child-proof knobs and locks. Declare the room "off limits" unless an adult is present.

Start early with safety training.

Water safety classes for children under kindergarten age aren't hard to find. Local parks and recreation departments, the YMCA or YWCA and the American Red Cross are good places to start your search.

- Enforce the "no pushing, no shoving" rule.
- Purchase a life jacket or approved personal flotation device for each child. Make sure they wear it.
- A special note: Adults who put a life jacket on a child when boating but don't wear one themselves are asking for trouble.

School-age kids: More freedom, more fun.

By the time children are enrolled in school (and if they've been introduced to water safety rules), supervision can be relaxed – a bit.

If you haven't done so, enroll your child in a certified swimming program. Praise their progress and remember:

- No jumping into water without first informing a parent or the responsible adult.
- Even if a child can swim, adult supervision is still required.
- Teach children to respect the lifeguard's rules and directions.
- The “no pushing or shoving” rule applies to all ages.

If a diving accident happens, move the victim gently to shallow water, keeping the neck and spine gently supported. Do not bend or twist the diver's neck. Do not lift them out of the pool. Call 911 emergency. Wait for trained help.

- If you spend time in boats, canoes or on water-skis, buy each family member a life jacket or other appropriate-to-age-and-weight personal flotation device.
- Discuss the dangers of playing on a frozen lake or pond.
- At bath time, make sure you leave the bathroom door open. Stay within hearing distance. Spa and hot tub use still requires constant supervision.

Teens: Moving out into the water world.

Okay, minute-to-minute supervision for teens is probably not an option. As a parent, your best bet is to teach water safety early on, then drop regular reminders as to what's expected. Also set non-negotiable rules.

Our teen advice includes:

- Alcohol, drugs and water activities don't mix. Don't even think about it.
- Never swim in an unsupervised area. Never swim alone.
- Be prepared to act should an emergency happen. Sign up for a CPR course.

Rules for all ages.

- Never swim alone. Know your limitations.
- Inflatable water toys will not keep you afloat.
- Never dive near other swimmers.

Diving: Practice safe thrills.

Unfortunately, dives gone wrong have resulted in many deaths and many serious spinal cord injuries.

Most diving injuries happen because people take unnecessary risks, act on a dare or (even worse) drink and dive.

- Dive in a designated area.
- Dive under the supervision of a lifeguard.
- Before diving, check for underwater hazards.
- Dive only from the front of a diving board – not the side of the pool.
- Know (absolutely know!) that water is at least 10 feet deep before diving. Never dive into shallow waters.
- Never dive into an above-ground pool.

Open water safety.

- If you're in the water when a lightning storm strikes, get out immediately
- If you hear thunder (or see lightning) in the distance and you're on a boat, head for shore.
- In a storm, stay away from metal objects such as umbrellas, wire fences and poles.
- Watch for possible hazards such as broken glass, tree stumps or other debris that may be hidden below the water's surface.
- When wading in shallow water, be aware that sudden drop-offs are just that – sudden.
- Waves, currents and undertows are often stronger than the strongest swimmer. Check on conditions before going in.
- Water in lakes and rivers can be extremely cold. Unaware swimmers could develop potentially fatal hypothermia.





The backyard pool: cool fun, cool rules.

Lucky is the family with a backyard pool – and lucky are their friends and neighbors who get invited over. Of course, a pool is a happy place only when safety rules are strictly enforced.

- Install a fence around the entire pool area (yes, even the area between the house and the water). The fence should be at least five feet high and no more than four inches off the ground.
- Kids climb fences – especially when there’s a pool on the other side. Don’t store patio furniture or other “boosters” nearby.
- Install safety latches on all gates. Make sure each one is out of the reach of children.
- Install a pool cover. Keep it closed when the pool’s not in use; open it all the way when it is.
- Set safety rules and make sure everyone who uses the pool knows (and follows) each one.
- The most important rule of all: Children are not allowed in the pool without adult supervision.
- When supervising children poolside, bring along a phone in case of an emergency.
- Keep at least one life jacket (or easy-to-throw flotation device) by the pool. Important note: Inflatable water toys are not considered a life-saving flotation device.
- If a swimmer gets into trouble, throw a flotation device near – but not directly at – them.
- Bikes and other toys do not belong by, in or around the pool.

Be smart. Look beautiful. Wear a life jacket.

Fortunately, the United States Coast Guard makes it easy to find the perfect fit. Go to www.uscgboating.org for tips on the right size and style for children and adults. You can also call 800.368.5647. When purchasing a life jacket, look for the “Coast Guard approved” insignia on the manufacturer’s label.

Shore rescues. Be a (safe) hero.

What would you do if you were on shore watching someone in the water struggle for control? How would you help?

“Life preservers” are everywhere. Swimmers and non-swimmers alike can rescue potential victims of drowning using common sense and items at hand. Remember to stay calm. Reassure the person in trouble. Remind them to stay calm, too.

Bystanders are often reluctant to “jump in” because of unsafe (or unknown) conditions. Fortunately, you can help without risking your life. Use common sense.

- First, see if a lifeguard is on duty. If so, ask for help.
- If the person is close to the shore or dock, lie flat on the ground and extend your arm or leg. If necessary, extend your reach by using a paddle, broom, rope or article of clothing.
- If the person is out of reach, look around for an emergency flotation device. This can be anything from a flotation ring stored on a lifeguard chair to a foam picnic basket, a water toy, or a beach chair pad.
- Toss this flotation device near (but not at) the person. Remind them to stay calm.
- An inflated tire can also be used as an emergency flotation device. If a tire is handy, you can use it to float yourself out to the victim. Together, you can use the tire “float” to return to shore.
- Never overestimate your ability. Although you may feel you should jump in and swim to the person in trouble, remember there is a difference between bravery and bad judgment. Depending on the circumstances, it may be best to seek emergency assistance from trained professionals.

Hypothermia: How to avoid, how to treat.

Hypothermia is a long word with a simple explanation: When your body loses heat faster than it can produce it, normal body functions can no longer occur. In other words, hypothermia can result in unconsciousness, heart failure and death.

First signs of hypothermia.

- Uncontrollable shivering.
- Slow or slurred speech.
- Memory lapse.
- Immobile or fumbling hands.
- A stumbling, lurching gait.
- Inability to get up – even after a rest.

Things that make hypothermia worse.

- Do not give a victim alcohol or vigorously rub their body.
- Never wrap a person suffering from hypothermia in a blanket without adding an additional heat source such as a hot water bottle or a friend's warm body.

On-site emergency treatment.

It is very important to give a victim immediate treatment before seeking medical help. The wrong treatment, however, can make things worse, so keep this list handy.

- If possible, carry the person to a sheltered area. Do not let them walk. Remove wet clothing.
- If the person is conscious and can swallow without difficulty, a warm sugary drink may help. If the situation isn't serious, this may be all that's needed.

- If possible, apply heat to the person's upper body. A warm bath, shower or hot water bottle works. Sleeping bags, blankets and another (warm) body can also help.
- In the most serious of cases, start CPR. Call 911.

When is hypothermia most likely to occur?

If someone spends more than 15 minutes in very cold water, it's a possibility. Less dramatic (but still very real) ways of bringing on hypothermia include taking a long hike and experiencing rapidly changing temperatures, or by spending a day near water in cold weather.

Protect yourself.

Wear appropriate clothing. Dress in layers. Avoid the wind. Avoid alcohol as it will suppress the first signs of hypothermia.

Looking for information on safe boating and other water sports?



That's simple.

The Coast Guard Web address is www.uscgboating.org (which, by the way, has links to dozens of other water-related Web sites), or call 800.368.5647.

You can also ask your SAFECO agent for a copy of *The Safe Boat Guide*.

For your personal safety (and the safety of others), SAFECO suggests swimmers, boaters, skiers and other water-sport participants take relevant community-based safety classes.

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Thanks for your time.

If you'd like to share your experiences with us, SAFECO would be more than happy to take notice. Contact us at:

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This publication is not meant to be a complete listing of safe practices, but merely an introductory guide.