

## Preferred Mutual Customer **Testimonial**

### *The Importance of Life Jackets and Boat Insurance*

*by: David Avery,  
Preferred Mutual Policyholder*

“On June 21, 2015, my friend and I left upstate NY to head for Salisbury, MA to go fishing. We were meeting up with several other friends, and then would split-up to go Striper Bass fishing. I have been going up to MA for the past 10 years with my friends, Mark and Mike. They were with me in my boat when this accident happened.

We got up on June 22<sup>nd</sup>, went out of the harbor and into the ocean to catch mackerel for bait. One thing we made sure of was that we had put on our life jackets before leaving the launch pier. After catching bait, we returned to the harbor to fish for the Stripers. Where the Merrimack River runs into the ocean, the tide was changing fast and there was a lot of turbulence. There were also about 30 to 40 other boats doing the same thing we were. We stayed in the river out of the turbulence until the “rip” slowed down. This usually takes about two hours before the tide changes and starts coming back in. In the last 2 hours, we made four drifts and caught our limit of



Photo of boat being salvaged provided by David Avery

three fish. We decided to work our way through the maze of boats and into the channel to go have lunch.

There were no waves, no rip current, or anything. We were about 50 yards behind another boat going in and had just gone back through the channel after going around the North Jetty, when one of my friends in the back of boat hollered at me to hit the gas. There was a huge wave! It looked like a surfing wave, bearing down on us. The wave overtook us in no more than two seconds, and a wall of about six feet of water crashed down over our boat. The wave knocked me into the windshield and then into the ocean. I knew the boat was capsizing. Mike was also thrown out of the boat and was tangled up in the big fishnet. He finally got free and got to the surface. Mark was still in the boat when it overturned. He later said he could see the light so he knew the boat was still on the surface. There were five more of these waves after the first one, each diminishing in strength as they approached.

The Coast Guard boat was working in the channel about 300 yards away from us, but did not see us go overboard. Other boats started hollering at them and finally got