

## Boat rental can be a sensible option

In addition to its majestic mountains, lakes and rivers provide East Tennesseans with nearly year-round recreational opportunities, typically via boat. At one time plentiful for the right price, speed boats, pontoons and fishing vessels have been in limited supply since the pandemic, but there are several area rental options for those whose focus is simply being on the water.

### Nautical Boat Club

Farragut residents Scott and Becca Payne, who own the Knoxville market franchise of Nautical Boat Club, opened the Concord Marina location in 2017 and expanded to Tellico Marina in 2021.

“We have eight bodies of water within 50 miles,” said Scott, who grew up enjoying weekend lake access in Texas with his family. “When we moved (to Knox County), we thought there had to be something we could do to enjoy the waterways, so we started researching water-related franchises.”

Even with availability, Scott pointed out the expense factor of owning a boat.

“It’s not just the initial expense, but the insurance, the gas, storage, slip rental — which could run as much as \$350 a month — maintenance and time. Just to get the boat ready might take an hour or so, just to prep, before you even get out on the water.

“With a boat club membership, you don’t have to worry about any of that,” he added. “It’s just about showing up and spending time on the water.”

One-time initiation fees range between \$5,000 and \$7,000, then monthly fees range from \$400 to \$600, depending on the type of boat and whether members elect the weekday or weekend options.

“Weekdays only memberships typically work well for retirees,” Scott explained.

Currently, Nautical Boat Club has 22 slips at Concord Marina, with options to pick up additional slips as they become available. The club keeps its membership ratio at around eight per boat, with no limitations on how many times the boats can be utilized.

“One of the benefits of the club is that members can decide on a pontoon, or a wake boat, depending on their interests or the interests of their children,” he said.

The boats themselves are new, too, and are between one and three years old.

“We are keeping up with the available technology, and rotate them out every one to three years,” Scott said. “We are not running 10- to 15-year-old boats here.”

Currently there is room for up to 45 new members between the Concord and Tellico locations. For more information, visit <https://nauticalboatclub.com/knoxville-tennessee-fort-loudoun-lake-concord/>

### Freedom Boat Club

Described as “the oldest, largest and most successful boat club in the world” on its website, Freedom Boat Club was founded in 1989 in Sarasota, Florida. Today, “members receive unlimited access to 10 locations across Tennessee and reciprocal access to 380 locations across 34 states, as well as Canada, Australia and Europe.”

In Tennessee alone, Freedom Boat Club has several locations in Middle and East Tennessee, including three on Fort Loudoun Lake: at Fox Road Marina, Volunteer Landing Marina and at Louisville Landing Marina.

Members pay a one-time entry fee, starting at \$3,500, then monthly dues starting at

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## The Area’s Top Greens

### Golf in Knox County

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# Local watersports, watercraft, water equipment outlook '23

As opposed to being slowed by COVID-19, water sports in the Farragut/Knox County area actually proved to be one of the few allowable, public recreation outlets in those tough, isolated times?

That momentum appears to be continuing into 2023, according to Jason Brock, sales manager with Knoxville Boat Center, 370 Center Cross Lane, Lenoir City (865-216-9839).

“During those times, being on the lake was almost the sole source of recreation for many people,” Brock said about the most serious COVID-restricted periods. “As we move forward, the excitement and passion for being outside and on the water has carried over.

“Not only are we seeing people doing various watersports, we are also seeing the more leisurely side of lake life, such as a sunrise or sunset boating experience to relax and spend time with loved ones,” he added.

Brock gets into specifics with the following observations:

Has something becoming more popular in the last year or two, or is beginning to become popular, with water-related sports on area lakes?

• “While we have noticed wake surfing has dominated the watersports segment the last several years, we have recently taken notice of foil surfing, aka “foiling.”

Simply stated, foils redefine what we consider a rideable wave, meaning you can have the same exciting experience of gliding effortlessly and smoothly through the water behind almost any boat.”

### Any new equipment?

• Since the laws have changed, “which require a Coast Guard-approved life vest to be worn while partaking in watersports, several new styles of vests have been released that meet the CG approval but still offer the flexibility and comfort of the competition vests.” Is there some “out of the way” lake — near Chattanooga or Crossville to the south and west, or going north or east as far as LaFollette or Greeneville — which might include a special type of fish that’s popular?

• “I’m not going to give away my fish-

ing spots, but I really love to fish Chickamauga Lake. We have some great bass fishing here in our backyard on Ft. Loudon/Tellico, but there is something special about dragging a monster largemouth out of the grass on Chickamauga.”

### Anything new with fishing equipment?

• There are so many new things regarding fishing equipment, it’s hard to pick a category. However, I recently installed an active target sonar on my personal boat. Now I can see if fish are holding on to structure and can see my bait in relation to the fish in real time. It’s like playing a video game.” The latest new features on boats? “... Centurion boats feature RamFill, which allows the user to fill half of their ballast capacity in 90 seconds. They also feature a hull design that allows the smoothest rough water ride and the best fuel economy in the industry.

Tigé boats feature the Go System, which allows the user to simply select which water sport they want (wake, surf, ski), press ‘Go’ and the boat sets itself up for that particular water sport. When you are finished for the day, you can select ‘Go Home’ and the boat empties the ballast and sets the cruise control to 30 mph.”

### Other TWRA rules, or little-known rules, that recreation folks should know?

• “Wakeboarding and wakesurfing is prohibited before sunrise or after sunset. This provision was already in place for jet-skiers, skiers, etc. The new law simply includes wakeboarders and wakesurfers in the prohibition.

“Wakeboarding and wakesurfing are no longer permitted in coves or any portion of a body of water with a width of less than 400 feet.

“Wakeboarding and wakesurfing are not permitted within 200 feet of a shoreline or a dock, pier, boathouse or other structure located completely or partly on the water.”

• “Wakeboarders and wakesurfers must wear a personal flotation device approved by the U.S. Coast Guard.”



## Don’t get sunk by being under-insured, or not insured at all, watercraft wise



Hemphill



Karich

Insurance for water recreation — namely your boat, pontoon or jet ski — should be taken as seriously as you vehicular insurance.

Agent Josh Hemphill, owner of Josh Hemphill State Farm, 11420 Kingston Pike in Farragut, and agent Colin Karich, owner of Colin Karich Agency – Allstate, 11416 Kingston Pike Suite C in Farragut, answer the following questions:

Are there many under-insured, or non-insured boaters (who own their own boat)?

• “If you are financing it with a local bank in the community, they are going to require proof of insurance” that would cover the loan, Hemphill said. “... If there is no financing, then I think you’ve got more watercraft on the water that aren’t insured. Probably more than most would think.”

“Many boat owners do have insurance if the watercraft is less than 15 years old, as many boats have been financed and require protection,” Karich said.

Concerning owners of watercraft “who own their boat outright and do not have insurance; these owners may

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## BOAT

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\$350 per month, based on the membership plan.

“Cost varies by location,” said Michelle Voss, senior manager, global public relations and media relations with FBC. “Members can change (their) plan as the need arises.”

Additionally, as “safety is our No. 1 concern, we provide all our members unlimited training with United States Coast Guard-certified captains,” Voss said. “If members wish to boat in a new location, our captains will show them the local waterways.”

For more information, visit <https://www.freedomboatclubtn.com/fortlourdounlake>

### Concord Marina

Not ready for a full-on commitment? Concord Marina offers its own fleet of boats — five pontoon boats and four party barges —with daily rental opportunities.

According to its website, reservations are highly encouraged as demand is typically high. In addition to the cost of the boats themselves, fuel is extra. Each boat has a full tank of fuel upon arrival, then renters must pay for the refueling before leaving.

The marina requires a \$100 deposit plus tax with a credit card, which will be applied to the final rental price.

Pontoons

“We have four luxury tri-toons with a capacity of 11 or 12 and, 1 one luxury pontoon with a capacity of 8,” stated the website. “Each boat is equipped with all safety equipment, including lifejackets. Each has a captain’s seat, Bluetooth radio, plush seating and a Bimini top. All you have to do is hop on and relax after our crew shows you the boats safety features and operation controls.”

Four hours Tuesday through Thursday is \$250, while eight hours during that same three-day stretch is \$350.

Weekend rate (Friday through Sunday) is \$400. Holiday rate is \$500 for eight hours.

### Party barges

The four party barges are 10-feet by 30-feet, and each has a capacity for 16 passengers. Each is fitted with a toilet, propane grill, upper deck and water slide, but offers no auxiliary power.

“These boats are great for having a party on the water,” stated the website. “They do not travel fast and, in lieu of exploring the river, are more for moseying out to a spot and anchoring for the day.”

Cost for four hours Tuesday through



Photo submitted

**Above:** Nautical Boat Club Knoxville market franchise owners Becca and Scott Payne (adults, left), are pictured on one of the business’ pontoon boats with their children, Cutler, left, and Charley; along with staff members from front to back, Craig Terry, David Holler, Chris Harris and Brandie Harris.

Thursday is \$375, and \$450 for eight hours on those same days. Weekend rate (Friday through Sunday) is \$500 for eight hours. Holidays (eight hours) is \$600.

Renters must be 21 years of age with a valid driver’s license and a credit card; drivers must be 18 years of age

with a valid driver’s license.

“We encourage all renters to have a NASBLA-approved boating license,” the website stated.

For more information, visit <https://concordmarina.com/boat-rentals/>

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# Discover the benefits of walking the course

## Whether you're a beginner or decades-long golfer

Whether you're a beginner at the game of golf, or you've been hitting the links regularly for decades, there's an added benefit beyond nailing birdies and saving pars.

Simply walking the course — especially at Willow Creek Golf Club in Farragut — instead of using a driving cart has a lot of benefits some golfers have never realized.

"Here, it's not very far between holes. ... It's an easy walk," said Paul Canestrari, WCGC assistant golf professional at a club he estimated has "about 125 members."

Personally for Canestrari, "I enjoy the pace of walking to my ball," he said. "It kind of gives me time to think about what my next shot's going to be. I'm not really in a rush.

"Especially when you're hitting a shot to the green and you're walking up to it," he added. "You can see all the areas around it. ... You may not get that perspective.

"I'd say it's more relaxing. And with the other players you're walking with, you get to carry on a conversation with them. You'll probably have a chance to talk to all your buddies in your group."

Given that driving carts carry two players, but you have a foursome playing, "that means you only get to talk to one person" between holes, he said.

Of course, there's the health benefits. "I've tried converting some members into walkers," the assistant pro said.

"Sometimes (members and regular players) are like, 'my wife wants me to get out and walk more,' or, 'my doctor

told me I had to get more exercise.'"

He gave one example where he suggested walking the course to a regular WCGC player who always used a driving cart. "I said, just try walking," Canestrari said. "He did, and said, 'I walked with my wife and I loved it.'"

He said family members and friends who aren't playing are allowed to walk alongside players on the course. "We've had multiple occasions of that happening, ... Just keep it moving."

Moreover, "You get to see nature a little bit more when you're walking" to a given hole, the assistant pro added.

If you need a break, Canestrari estimated Willow Creek has "two or three (locations) on the course where you could sit down."

One simple consideration when looking to limit how much you're walking on the course, according to the assistant pro: "the better you play the less you walk."

Carrying your bag "is an additional benefit," he said, estimating the average golf bag may weight "about 20 pounds."

### Push carts

Of course, if you want to walk the course yet don't want to carry your clubs over your shoulder, you can buy a push cart.

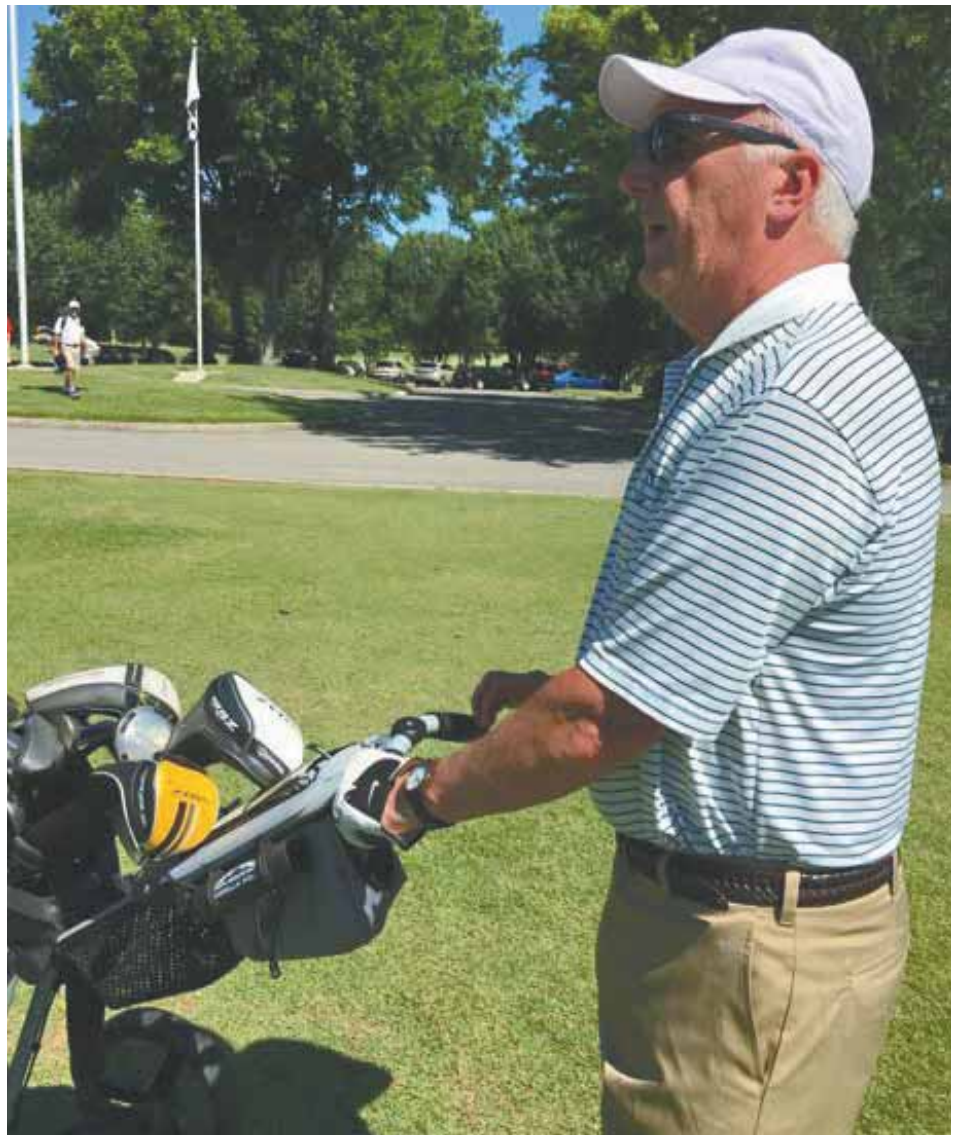
"Push carts are nice. ... I know a lot of people use push carts," Canestrari said. "Many have sets attached to them so you can take a seat while your waiting to hit your next shot."

Though Canestrari said remote control carts "are pretty nice," he added, "They're a little expensive in my opinion. But I know at least a dozen of the regular players out here who have them."

In addition, many of the available carts have "spring-loaded" seats for rest when needed.

### Reasons to take up golf

As for the benefits of taking up golf, "You get fresh air, you're not stuck in



a smelly gym, you get camaraderie, it doesn't feel like a lot of work because you get to take breaks every few minutes and between shots," Canestrari said. "I just like the pace of it."

For anyone looking to try out the game of golf, "I would encourage them to try Topgolf," Canestrari said about the new complex along Outlet Drive in Farragut. "That would be a good starting place. You don't have to purchase any equipment, you're just renting out time" with clubs and balls provided within the cost."

In addition, "I would encourage people to go to a driving range for at least a couple of weeks," he said.

Canestrari also suggested beginners play a small Par 3 course, such as the

Concord Par 3 course just east and south of Farragut along Northshore Drive. "That would be a good starting place."

As for taking lessons from a professional, WCGC has two full-timers: Brad Rose, director of instruction, and instructor Jason Gandy. (865-675-0100).

The assistant pro also suggested possibly visiting Fairways and Greens, 626 Simmons Road in West Knoxville (865-777-4653).

"Any kind of lesson would be good," he said, adding its vital to understand "the fundamentals; you want to at least understand what you're doing before you start having bad habits.

"At least a one-hour lesson with a pro."

## TOP GREENS

From page 1C

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# Hot market

## Farragut luxury real estate home sales

Luxury real estate properties sales still are hot, according to two Farragut real estate experts' recent statements.

"People are still buying high-end homes, either paying cash or going into reserves to take advantage of the interest rates," said Cindy Kraus, CEO/broker with Engle & Völkers Knoxville, 11347 Parkside Drive.

She said homes that sold as of January 2023 included 196 with a price tag between \$500,000 to \$1 million; 34 homes selling anywhere from \$1 million to \$2 million; five homes sold in the range of \$2 million to \$3 million.

While there was a little dip in December, Caroline Badgett, team leader for Agents Who Care and affiliate broker with Wallace Real Estate, 10815 Kingston Pike, which also has a luxury brand, said prices are holding in March and April.

"We expect to continue to see more (sales) in the next couple of months, she added.

And there still are homes on the market.

"In Knoxville, there were 830 homes \$500,000 and above," Kraus said.

Meanwhile, she added, there were 225 homes from \$1 million to \$2 million, 31 homes from \$2 million to \$3 million, 13 homes from \$3 million to \$4 million and 15 homes from \$4 million and above.

"Those homes past \$2 million sit a little longer," Badgett said. However, she advises buyers to be ready with their pre-approval letter from a good local lender to show proof of funds ready to buy a home.

Kraus recommends people buying or selling high-end homes look for a real estate company that "has their best interests at heart, not just trying to make

a sale."

She advised buyers and sellers to find someone who will consider their lifestyles.

"You want (the home) to function well with your lifestyle," Kraus added.

For the seller, she said her company has global connections, providing good exposure for their property.

The property "may sell to someone in Knoxville or France," Kraus said.

Badgett stressed sellers putting their homes on the market must consider the condition of the home. She said homes should be in good condition, updated and staged well.

"Get things taken care of what needs to be taken care of," she added. "If it needs to be remodeled ... on what makes the most sense to spend money on."

Badgett also stressed the importance of staging a home, noting the "buyer wants to be able to picture themselves in the home."

She noted she brings in professional stagers for that purpose.

"It makes a huge difference," Badgett said. "People are watching HGTV and have certain expectations."

*Engle & Völkers Knoxville, which has 10 real estate advisors, is open from 9 a.m. to 6 p.m., Monday through Friday, and after hours, as well as Saturday and Sunday, by appointment. For more information, call 865-221-8601, e-mail Kraus, Cindy.Kraus@evrealestate.com or visit online at cindykraus.evrealstate.com*

*Wallace Real Estate's office is open from 8:30 a.m. to 5 p.m., Monday through Friday. Badgett can be reached at 865-705-7708 or online at theagentswhocare.com*



Kraus



Badgett



# Refresh your home this spring

As the temperatures rise and spring arrives, people move out of hibernation mode and begin the daunting task of spring-cleaning.

Some local experts are ready with tips to help.

### Painting

Ben Johnson, co-owner of CertaPro Painters, 10904 McBride Lane, Knoxville, said because interior walls are protected from the elements, "there is no good indicator for interior paint other than marks on the walls or an interest in changing color.

He added interior wall painting is more of a personal preference than it is a need to do; however, "If you don't, then your house is going to deteriorate.

"(Paint is) there to protect your home or business ... it's literally a coating to keep out water," Johnson said.

Regarding exterior painting, "your typical exterior repaint cycle five to 10 years," he said. "So if it's been in that seven-to-10 range since you've painted the exterior of your home, you're probably due.

"A lot of people don't take the time to walk around their house and just



Photo submitted

**Top:** Kerry McDuffie, owner of Superior Carpet and Rug Cleaning, prepares a rug for cleaning at his 114 Sherlake Lane, Knoxville, business.

**Above:** CertaPro Painters job site supervisor Jose Lopez measures out a space to be painted in a client's home.

make a list of things that need to be done," he said. "You need to be looking for rotting wood."

Besides saving time, a professional painter "is probably better at painting," Johnson said. He added professionals have more product knowledge.

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## Refresh

From page 4C

“There’s not just one type of paint,” he said. “... knowing exactly what each substrate or each surface needs to allow for better protection, longevity, wipeability, cleanability, those type of things.”

CertaPro can be reached at 865-470-0001 or <https://certapro.com/east-tennesse/>

### Carpets and rugs

Kerry McDuffie, owner Superior Carpet & Rug Cleaning, 114 Sherlake Lane, Knoxville, advised, “The Environmental Protection Agency suggests (vacuuming) one time per person per week,” he said. “If there are four people in the house, vacuum four times a week.

“By the time (the rug) looks dirty, it already is dirty, and it needs to be vacuumed cleaned out,” he said.

How often a person steam cleans their carpet varies, but McDuffie advised people should steam clean at least once a year, if not more.

Cleaning rugs and vacuums help

the air quality as well, he observed. McDuffie also advised people should rotate their rugs to get a more even wear pattern.

Appointments to Superior Carpet & Rug Cleaning are recommended. “We usually try to stay booked about two to three weeks out,” McDuffie said.

Appointments can be booked by calling 865-691-5686, visiting online at [superiorofknoxville.com](https://superiorofknoxville.com) or visiting online [info@superiorofknoxville.com](mailto:info@superiorofknoxville.com)

### Clearing out

Removing unwanted items also comes into play during spring cleaning, and Signature Self-Storage at Choto, 12366 S. Northshore Drive near Markets at Choto, has storage options for items a person wants to “declutter but don’t want to throw it away,” said Machel Cole, Signature manager.

In existence for two and a half years, it provides climate and non-climate storage spaces ranging from 5-by-5 to 10-by-30, she said.

Cole explained climate units are temperature controlled for items, such as furniture, valuables and other articles

that would be ruined by humidity.

Signature has 425 units, and prices depend on size. She recommended, “You want to put things in totes or study boxes to keep out dust, spiders and bugs.

“If you want to store a mattress or furniture, get covers to protect them from dust,” she added.

Signature Self-Storage at Choto’s office is open from 10 a.m. to 6 p.m., Monday through Friday; however, people have 24/7 access to their storage units.

For more information, call 865-500-3111, e-mail [Office@SignatureSelfStorage.com](mailto:Office@SignatureSelfStorage.com) or visit [www.signature-selfstorage.com](http://www.signature-selfstorage.com)

### Removing pests

While cleaning up, such as in the garage, homeowners may find some unwanted guests squatting in their abode and will need to call an exterminator.

Pest Ops, 108-3 Glenleigh Court, Knoxville, offers environmentally friendly, pet-safe products to remove any number of insects or rodents in residences or commercial properties. It also provides fungus and termite con-

trol and bird management.

“We’ve been blessed to serve East Tennessee for 27 years now,” said Mark Lundy, Pest Ops director of business development and second generation in the business with his father, Kyle Lundy, owner.

“(Spring cleaning) is a common call we get this time of year,” Mark Lundy said. “Everything that can crawl, slither and fly is out looking for a few elements of survival — food, shelter, water and most importantly a mate.”

He recommended placing screens on doors and windows, making sure food and any kind of moisture is kept up and dried off with a towel.

“It’s also a good time of year to do an inspection of the inside and outside of your home,” Lundy said. “Some of the biggest places we see insect activity are around entry points, so think conduit — any type of electrical, plumbing, HVAC — anything that’s on outside of the structure coming in or up from underneath if you have a crawlspace.”

To book an appointment, call 865-966-0750.

## AREA MARINA LISTINGS

### Cherokee Lake Marinas

Cherokee Lake marinas offer amenities such as restaurants, campgrounds, restrooms, boat launching, pump-out services, snacks, coin laundry and storage.

Black Oak Marina  
865-475-3063  
[blackoakmarina.com](http://blackoakmarina.com)  
2511 Black Oak Road,  
Jefferson City 37760

Card’nal Cove  
865-828-5300  
[cardnalcove.com](http://cardnalcove.com)  
1025 Cardinal Cove,  
Rutledge 37861

Cedar Hill Boat Dock  
423-317-7693  
2369 Boat Dock Rd.  
[cedarhillboatdock.com](http://cedarhillboatdock.com)  
Talbot 37877

Cherokee Park  
423-586-5232  
3075 Floyd Hall Drive  
Morristown 37814  
[cherokeekeepark.com](http://cherokeekeepark.com)

Fall Creek Marina and Campground  
865-767-2177  
[fallcreekmarinaandcampground.com](http://fallcreekmarinaandcampground.com)

5656 Fall Creek Dock Road  
Russellville 37860

Gilmore’s Fishing and Family Dock  
865-767-2177  
270 Gilmore Dock Lane  
Rutledge 37861

Greenlee Campground and Marina  
865-828-8501  
[greenleecampandmarine.com](http://greenleecampandmarine.com)  
345 Vacation Way, Rutledge 37861

Greenlee of Fall Creek  
423-587-8866  
[greenleecampandmarine.com](http://greenleecampandmarine.com)  
5601 Fall Creek Dock Road,  
Russellville 37860

Greenlee of May Springs  
(865) 828-4802  
[greenleecampandmarine.com](http://greenleecampandmarine.com)  
379 May Springs Road  
Rutledge, TN 37861

Hamblen County Dock\*\*\*  
423-586-2939  
3050 Hamblen Dock Road

Morristown 37816

Huff’s German Creek  
Marina and Café  
865-345-1234  
[huffsgcmarina.com](http://huffsgcmarina.com)  
155 Muskogee Lane  
Bean Station 37708

Lakeside Marina  
865-993-1555  
[lakeside-marina.com](http://lakeside-marina.com)  
Bluff Village Rd  
Bean Station 37708

Linda’s Lakeside Marina  
865-993-4343  
[lindas-lakeside-marina.com](http://lindas-lakeside-marina.com)  
536 Highway 25 E  
Bean Station 37708

### Douglas Lake Marinas

Many marinas off Douglas Lake offer amenities such as a ship store with fuel and pump-out services, outdoor cafe, covered slips with power and water services, dry storage, pontoon boat rentals, service department and outdoor pavilions.

Dandridge The Point Marina

865-484-0484  
[thepointresorttn.com](http://thepointresorttn.com)  
122 Boat Dock Dr., Dandridge 37725

Douglas Lake Marina  
877-379-1313  
[douglas-lakemarina.com](http://douglas-lakemarina.com)  
1199 Highway 139  
Dandridge 37725

Gator Point Dock  
865-908-4000 or 800-749-1957  
[gator-point-dock.com](http://gator-point-dock.com)  
1809 Gator Point Road  
Sevierville 37876

Indian Creek Dock  
865-397-7286  
[indian-creek-boat-dock.com](http://indian-creek-boat-dock.com)  
2321 Norman Way  
Dandridge 37725

Mountain Cove Marina  
865-453-3506  
[mountaincovemarina.com](http://mountaincovemarina.com)  
1590 Dyke Road,  
Sevierville 37876

See MARINAS on Page 6C



## Join us on May 6 to kick off the 2023 Farmers Market Season

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[www.WaterintoWineKnoxville.com](http://www.WaterintoWineKnoxville.com) | [w2wKnoxville@gmail.com](mailto:w2wKnoxville@gmail.com)



Marinas

From page 6C

697 Melton Lake Drive,  
Oak Ridge, 37830

Tellico Lake Marinas

Some amenities Tellico Lake marinas offer include a dockside grill, gift shop, supply store, bathrooms, showers, laundry facilities, security gates for all tenant docks, wet and dry slips, mechanics, regular and diesel fuel, trailer storage, private launch ramp, pump-out and year-round water.

Rasar Landing  
423-884-6378  
facebook.com/pages/  
Rasar-Landing/115479778482047  
1180 Cornassel Road, Vonore 37885

Sequoyah Landing  
423-884-2770  
sequoyahmarinaresort.com  
110 Sequoya Resort Way  
Vonore 37885

Tellico Marina  
865-856-6806  
tellicomarina.com  
e-mail: rphillips@tellicomarina.com

1000 Marina Harbor Drive,  
Maryville 37801

Windriver Lakefront and Golf  
865-988-1864  
windriverliving.com  
350 Lighthouse Pointe Drive  
Lenoir City 37772

Watts Bar Lake Marinas

Arrowhead Marina and Resort  
423-365-6484  
arrowheadresort.com  
261 Bennett Drive, Spring City 37381

Bayside Marina and RV Park  
865-898-1993  
wattsbarlakemarinas.com  
134 Bayside Drive  
Ten Mile 37880

Blue Springs Marina  
865-376-7298  
bluespringsmarina.com  
3952 River Road,  
Ten Mile 37880

Caney Creek Marina & RV Resort  
865-882-4042  
caneycreekrvresort.com  
3615 Roane State Hwy #7482  
Harriman 37748

Eden Marina and Campground  
423-365-6929  
edenmarinaandcampground.com  
653 Scenic Lakeview Drive,  
Spring City 37381

Euchee Marina  
and Campground  
423-334-1004  
eucheemarinaresort.com  
200 Euchee Lane, Ten Mile 37880

Sam's Boat Dock  
423-334-5620  
samsboatdock.com  
e-mail: info@samsboatdock.com  
322 Sam's Boat Dock Road  
Ten Mile 37880

Spring City Resort and Marina  
423-365-5150  
springcitymarina.com  
e-mail:  
springcitymarina@hotmail.com  
2109 New Lake Road  
Spring City 37381

Terrace View Marina Resort  
423-365-6060  
terraceviewmarina.com  
info@terraceviewmarina.com  
3367 Euchee Chapel Road,  
Spring City 37381

Rhea Harbor Marina  
423-365-6851  
rheaharbor.cliktest.com  
385 Lakeshire Drive,  
Spring City 37381

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Big Ridge State Park  
865-992-5523  
Tnstateparks.com/parks/about/  
big-ridge  
1015 Big Ridge road,  
Maynardville 37807

Bledsoe Creek State Park  
615-452-3706  
Tnstateparks.com/parks/about/  
Bledsoe-creek  
400 Zieglers Fort Road,  
Gallatin 37066

For more marina listings visit [www.farragutpress.com](http://www.farragutpress.com)

Insurances

From page 2C

think their homeowners insurance will provide coverage," the Allstate agency head added. "Homeowners coverage may cover personal items that are lost or stolen from your boat, but the liability coverage is typically excluded when arising out of the ownership, maintenance, use, loading and unloading of a watercraft."

Pointing out the most popular purchase, recently, watercraft-wise for use on lakes in the metro-Knox County area "is a pontoon," Hemphill warned of an unwise mentality among some watercraft owners.

"If I've got somebody that's like, 'no, Josh, I've got a couple of jet skis and a pontoon but they're paid for, so I don't really need insurance on them,' what they're not thinking about is, 'hey, what happens if my son's friend wrecks my jet ski and hits a dock or hits a boat or hits another jet ski and gets hurt?'" Hemphill said. "That's the problem, the

liability risk."

List the types of insurance I need

- "Boat insurance can vary greatly between clients depending on their individual needs," Karich said. "Even if you can afford to repair your watercraft if it is damaged, the less-known expenses would be for injuries, death or property damage you cause should you be found legally liable in a boating accident."

"Underinsured and uninsured coverage is also recommended as this coverage will protect you if an accident occurs and is the fault of the other party," she added. "This coverage will help the client with personal liability or property damage when the other party does not have adequate coverage."

"When it comes to options for coverage, there are a few different types of boating insurance policies available."

The most common are:

- Liability, collision insurance and comprehensive insurance, the latter of which protects your boat from non-collision incidents, such as theft, vandal-

ism and weather-related damage.

In terms of how much liability insurance to buy, "It's not a cookie-cutter policy," Hemphill said. "I'm having conversations with customers to say, 'OK, let's talk about the net worth of your family."

"If your total assets as a family is, let's say, \$400,000, so we need \$500,000 of liability (coverage) to protect that," he added.

- Uninsured/Underinsured boater insurance protects you if you're involved in an accident with someone who doesn't have insurance or doesn't have enough insurance to cover the damages.

Emergency services coverage: Repays up to policy limits for the reasonable cost of towing, mechanical labor at the place of breakdown and delivery of fuel, oil or a battery.

What are some of the basic rules for operating a boat or jet ski?

- Those born after January 1, 1989, are required to be certified to operate a boat in Tennessee. It is also recom-

mended to complete a TWRA boating certification to ensure all drivers of watercraft understand the proper safety and rules of the law. Those 12 years or older operating alone must have a Boating Safety Education Certificate issued by TWRA. The course delivers a great understanding of how to properly operate a boat and helps boat owners understand the risks when on the water.

"The Tennessee mandatory boating education law is similar to the driver's license law," Karich said. "You acquire the study materials, study and then take an approved boating safety exam administered by an approved representative of the TWRA."

The certification is not required if there is an adult (18 years old or older) on board to take immediate control of the vessel. However, this adult, if born after January 1, 1989, must have the boating education certification.

To contact Karich, call 865-288-3532; to contact Hemphill, call 865-675-3999.

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