§ 185.508 Wearing of life jackets.
(a) The master of a vessel shall require passengers to don life jackets when possible hazardous conditions exist, including, but not limited to:
(1) When transiting hazardous bars and inlets;
(2) During severe weather;
(3) In event of flooding, fire, or other events that may possibly call for evacuation; and
(4) When the vessel is being towed, except a non-self-propelled vessel under normal operating conditions.

(b) The master or crew shall assist each passenger in obtaining a life jacket and donning it, as necessary.

§ 185.510 Emergency instructions.
(a) The master and crew of a vessel will be familiar with the content of and have mounted at the operating station, emergency instructions containing the actions to be taken in the event of fire, heavy weather, or man overboard conditions.

(b) Except when in the judgment of the cognizant OCMI the operation of a vessel does not present one of the hazards listed, the emergency instruction placard should contain at least the applicable portions of the “Emergency Instructions” listed in §185.512. The emergency instructions must be designed to address the particular equipment, arrangement, and operation of each individual vessel.

(c) If the cognizant OCMI determines that there is no suitable mounting surface aboard the vessel, the emergency instructions need not be posted but must be carried aboard the vessel and be available to the crew for familiarization.