

# BOATOWNERS COVERAGE

You purchased a boat to provide years of personal enjoyment—ensure your pleasure by choosing the right insurance protection.

## The Basics

A small boat, such as a canoe or other un-motorized boat, is typically covered under the personal property portion of your homeowners insurance policy. If you own a larger, faster boat, you'll need a separate boatowners insurance policy. A typical boatowners insurance policy is designed to protect your boat, motor, equipment and passengers. It affords similar coverages to those you typically have for your car including:

- **Physical Damage:** Physical damage coverage insures your boat, motor, boat trailer, boat equipment (anchors, oars, fuel tanks, life jackets, dinghies, tools, etc.) and other personal property against theft, accidental loss or damages.
- **Liability:** Two principal liability coverages are included:
  - *Personal Liability* - A boatowners insurance policy provides protection for legal liability and pays, up to the limit of your policy, the legal obligations imposed upon you due to an accident resulting from the ownership, maintenance, or use of your watercraft, including bodily injury, property damage and legal defense.
  - *Medical Payments* - This pays medical expenses, up to the limits in the policy, including the insured's boating-related medical expenses from an accident arising out of the ownership, maintenance or use of the boat.

## Additional Coverage Options

For added protection, consider the following additional coverage options:

- **Reasonable Repairs:** Covers repairs incurred to protect covered property from further damage.
- **Emergency Service:** Pays for reasonable costs that you incur resulting from specified emergency service to your boat, motor or boat trailer.
- **Wreck Removal:** Pays the reasonable expenses you incur for any attempted or actual raising, removal or destruction of the wreck of your watercraft when damage is caused by an insured loss and removal or destruction is required by law.

- **Umbrella Liability:** Provides additional boat insurance coverage across the board for home, auto and watercraft.

## Top Ways to Save

- Running your boat on diesel fuel instead of gas reduces both your risk and insurance premium
- Complete an approved safety course through the Coast Guard, U.S. Power Squadrons, Red Cross or other state administered course
- Ask about our multi-policy discount

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