

# The Boat & Personal Watercraft Policy offers protection for your boat, boating equipment and Accessories.

## *Boat Protector Coverages*



**Ski Boats**



**Bass Boats**



**Recreational Power Boats**



**Sailboats up to 26 feet long**



**Cabin Cruisers**



**Day Sailors**



**Runabouts**



**Pontoon Boats**



**Jet Boats**



**Bow Riders**



**Deck Boats**



**Single-User personal watercraft**



**Multi-User personal watercraft Expensive new Units**



## *General Watercraft Coverages*

### *Bodily Injury Liability:*

This coverage provides protection against financial loss that you may cause to others while operating your boat including any swimmers, water skiers, passengers in your boat or in another boat.

### *Property Damage:*

This coverage provides protection against financial in the event you damage another person's property, such as their boat or boat dock.

### *Medical:*

This coverage provides medical expenses for the owner of the boat, family members and guests if they are injured while boarding, on board or while leaving your boat.

### *Comprehensive Boat Insurance:*

This coverage pays for damage to your boat and equipment not caused by collision.

### *Boat Collision:*

This coverage pays for damage to your boat and its equipment caused by collision.

### *Boating Equipment and Accessories:*

This coverage has protection up to a set limit at no additional cost.

### *Emergency Towing:*

This coverage will provide emergency towing to the nearest marina if your boat is disabled or stranded on the water. This coverage protection has a set limit at no additional cost.

### *Uninsured Boaters:*

This coverage protects you should you be involved in a boating accident caused by a hit-and-run boater or a boater who has no insurance

