

800 Oak Ridge Turnpike, Ste A-1000
Oak Ridge, TN 37830



Phone: 888-376-9633, Option 6
Fax: 866-206-2343
www.xpresswatercraft.com

Performance Boat Program

Designed to meet the unique needs of high-performance boat owners (boats that go faster than 60 mph).

Coverage

Property Damage: Provides coverage for the actual cash value of an insured yacht at the time of a loss, as a result of accidental, direct physical damage while afloat, ashore or in transit within 250 miles of the insured's home address, with few exclusions. Salvage charges are covered up to 25% of the Property Damage limit. Included in this coverage are machinery and other equipment normally required for the operation or maintenance of the yacht, while aboard the yacht or stored ashore. Mysterious disappearance and/or theft without visible signs of forced entry are excluded. Loss or damage to machinery inside or outside the vessel is limited to 25% of the Property Damage Coverage limit.

Liability: Covers the legal obligations of the insured person for third party damage, bodily injury or death, and defined oil pollution.

Medical Payments: Provides coverage for reasonable medical and related expenses to persons injured while on the yacht, boarding or leaving it, subject to few exclusions. Coverage amount is \$5,000, with higher limits available upon request.

Uninsured Boater: Pays for damages resulting from bodily injuries received aboard an insured yacht that its owner is legally entitled to recover from an uninsured owner or operator of another vessel.

FLHCA: Provides coverage (when Liability coverage is purchased) for any liability the insured yacht's owner incurs under the jurisdiction of the Federal Longshoremen's and Harbor Workers' Compensation Act, during the term of the policy.

Personal Property: Provides actual cash value coverage for clothing and personal effects of the owner and family while on aboard the vessel or being loaded or unloaded, including mysterious disappearance, subject to exclusions. Coverage is provided up to \$2,500, with higher limits available.

Vessel Trailer Coverage: Provides coverage for loss or damage to the vessel's trailer, subject to a \$250 deductible.

Towing and Assistance: Coverage is provided for reasonable costs incurred, up to \$500, for commercial towing and assistance in an emergency. The policy deductible does not apply to this coverage.