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Small Boat Program

The Boatsman policy provides the highest level of insurance protection and customized service to owners of small boats. Customized protection is offered to owners of inboards, outboards, sailboats and inboard/outboards.

Features:

- Designed for pleasure boats up to 27 feet in length
- Provides replacement cost coverage at competitive rates
- Offers a full range of optional coverages to tailor coverage to individual needs
- Includes the most liberal navigation limits available– on land, on inland waters, or in coastwise waters of the Continental US, Alaska, Hawaii and Canada.

Coverage

Physical Loss or Damage: Policy provides coverage against direct external physical loss or damage to an insured vessel in the coastal or inland waters of the Continental US, Alaska, Hawaii and Canada. Coverage includes protection for the insured vessel while afloat, on shore, or being transported, as well as reimbursement of salvage costs. Hull coverage is "agreed value" for total losses and replacement cost (with no depreciation) for most partial losses, subject to a deductible.

Liability: This Coverage pays costs related to property damage or another person's injury or death that the insured is legally obligated to pay, arising from the ownership or use of the insured boat, including legal defense costs. Pollution and contamination coverage is also provided up to the Liability limit or \$500,000 whichever is greater.

Medical Payments: Covers medical expenses up to \$5,000 for a boat owner, guest or family member who is injured while on, boarding or leaving the covered boat (including waterskiing). The coverage limit applies on a "per person" basis.

Uninsured Boater: Covers damages resulting from bodily injuries received aboard the insured boat that its owner is legally entitled to recover from an uninsured owner or operator of another vessel. A coverage amount is included that is equal to the Liability limit subject to a maximum limit of \$2,000,000

Personal Property Coverage: Covers fishing equipment and personal effects of the boat owner and family while aboard the boat and while being loaded and unloaded, subject to a \$100 deductible. A basic limit of \$2,500 is included and can be increased for an additional premium. A separate \$2,500 fishing equipment limit is also available.

Towing & Assistance Coverage: Reimbursement for emergency commercial towing service up to \$500, with no deductible.

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

Federal Longshoremen's and Harbor Workers' Compensation: Covers injury to people temporarily employed aboard the insured yacht, who fall within the jurisdiction of the Federal Longshoremen's and Harbor Workers' Compensation Act.