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# Boat Insurance - Perfect for Cruisers, Yachts and Sport Fishing Boats

Choose Agreed Value Coverage for the best protection for your boat, engine and gear. Available for any boat type, recommended for larger boats including Cruisers, Yachts and Sport Fishing Boats. Not available for Personal Watercraft (PWC).

# Featured Coverages:

#### Agreed Value Coverage

You'll always know what your claims check will say with this coverage that pays to replace or repair your boat up to its agreed hull value, determined at the onset of your policy. Covers your boat, engines, machinery, dinghy and boating equipment.

## Broad Cruising Area Options For Larger Boats

No Cruising Limits - Boats under 40 ft. are free to cruise in US and Canadian Coastal and Inland waters.

#### Medical Payments Coverage

In the event of on-board injury, your policy includes up to \$10,000 in per person, per occurrence medical coverage, and up to \$25,000 for Family Members.

#### Liability Coverage

Enjoy up to \$500,000 in per occurrence liability coverage (higher limits may be available).

#### Consequential Damage Coverage

Covers immediate damage to the insured boat resulting from fire, explosion, sinking, or





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1-800-804-2628 M - F: 8am - 9pm Sa: 9am - 5pm, ET



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**FAQs** 

Cruiser Yacht Sport Fishing Policy - BoatUS Boat Insurance

collision, even when the initial cause of the loss was excluded — such as wear and tear or deterioration.

Plus extended cruising area options for trips to Canada, Mexico, Alaska, and the Caribbean. Note: Mexican Liability Coverage requirements for trips to Mexico.

#### All BoatUS Policies Include:

	Full Salvage Assistance	Supplemental Medical				No Depreciation	Diminishing Deductibles	
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# 24 Hour Claims & Dispatch of Assistance

Our experienced team of claims professionals will dispatch assistance, utilizing our nationwide network of towers, salvors and surveyors to help policyholders through boating emergencies like fire, sinking, theft or fuel spill containment — even roadside accidents. Your claim is handled by boating experts committed to outstanding service that gets you back on the water — fast.

#### Full Salvage Assistance

Covers you for the full cost of salvage, without a deductible, up to the insured value of your boat at the time of the loss.

## \$25,000 Supplemental Family Medical Payments

To ensure that you or your family do not incur large out-of-pocket expense if injured onboard, our policies also include an additional \$25,000 for payments not covered by any major medical policy. This coverage is in addition to the medical payments limit you select with your policy.

## Additional Fuel - Spill Liability

In addition to your policy's standard liability coverage, this extra liability protection protects you from claims for clean-up or 3rd-party damage due to the accidental discharge of oil or fuel that can occur in a sinking, fire, collision, grounding, etc. This "green coverage" is crucial now that federal and state laws subject boaters to liability for cleanup, containment, and environmental damage.

#### Uninsured Boater Protection

Additional coverage for your injuries caused by a collision where a hit-and-run or uninsured boater is at fault.

## Named Storm Haul-Out Coverage

Covers 50% of the cost (up to \$1,000), per event, to professionally haul or protect your boat, in preparation for an NOAA Named Storm in your area. (Not applicable for PWCs).

## No Depreciation

For boats less than 20 years of age, with few exceptions noted on the policy, you'll receive "new for old" parts and equipment should you suffer a loss.

# Diminishing Deductibles

Receive a 25% reduction on your deductible each year you remain claims free, until it reaches \$0! (Begins with your first renewal).

## **Premium Discounts**

Get Premium Discounts for boating safety courses, multiple boat households, membership in the Coast Guard Auxiliary or Power Squadron, good driving records, having GEICO auto insurance and more.

\*All coverage is subject to the terms, conditions, limits and exclusions of the policy.

For a FREE quote for our Agreed Hull Value Coverage or any BoatUS policy, visit our Online Application or call toll free, 1-800-283-2883 for personal service.

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