

Boat Insurance:

Don't Rely On Homeowner's Insurance To Keep Your Boat Afloat



Some boat owners may assume that their boat is covered under their homeowner's insurance policy. But in fact, there is only limited coverage (\$1000-\$1500, depending on the insurance company) for damage to a boat on your homeowner's policy. And, generally, the loss must occur *at your home*.

Damage to your boat that occurs while you are launching the boat or when you are out on the water would *not* be covered by your homeowner's policy. And, more importantly, liability protection in the event someone is hurt or some property is damaged by your negligent operation of your boat is not covered by your homeowner's policy (with exceptions for small boats that have an outboard motor 25 horsepower or less.)

The solution is Boat Insurance. Boat insurance not only covers damage to your boat in and out of the water, but it also provides liability protection in case you are responsible for injury to swimmers, water skiers or other boaters, or damage to another boat, a dock or the environment (due to fuel spillage). In addition, boat insurance provides no-fault medical payments coverage for accidental injuries to the passengers on your boat.

Coverage For Your Boat While In Transit

While in transit, the liability protection on the auto insurance policy of the towing vehicle will extend to cover damage or injury to *others* that is done by your towed boat and/or trailer, if you are negligent. (This is a good reason to check your auto liability limits to make sure that they are adequate --- damage to a large semi-trailer can be hundreds of thousands of dollars!)

In the example above, the damage to your boat and trailer would only be covered if you had a Boat Insurance policy!

That's why it makes sense to call us before you buy a boat ---- ideally when you are still just thinking about it. Not only can we review your auto policy and adjust your liability coverage to the new exposure of towing a trailer, but we can also comparison shop your potential boat insurance rates with all of our companies so that you will have a preliminary idea before you buy. Then just call us when you close the deal.

More Questions?

Please call us at **425.379.9200**. We're here to help!

Coverage For The People On Your Boat



A boat insurance policy will provide liability and medical payment coverage for the people that are aboard your boat, or that you are towing on water-skis, as long as you aren't participating in a competition.

Storing Your Boat At A Marina

Your lifetime dream has come true. You've bought a 26' sailboat. Mooring your boat at a marina was always part of your dream. You love the community and the atmosphere. Plus, it's a safe spot for your boat.

Because of the proximity of other boats and the potential for a loss on your boat to spread to other boats or the dock, most marina are now requiring proof of at least \$500,0000 liability protection before they'll rent you moorage space.

Check with your marina for more information, and call your team at McClain Insurance for hassle-free boat insurance.



Discounts On Your Boat Insurance

We may not win a fishing derby, but we sure know how to catch you all the discounts you deserve on your boat insurance!

There are a variety of ways to lower your boat insurance rates:

- Make a good choice on the type of boat that you are going to buy. Choosing safety over performance will keep your rates lower.
- Also, the value of the boat will make a difference. The higher the boat's value, the higher the premium.
- Many companies will offer a discount if you take and complete a boating safety course. This will help you make the right call in a critical situation.
- Most companies also offer "new hull" discounts and "claim free" discounts.

Whether you're looking to buy a boat or already own one, stay afloat with boat insurance from your team at McClain Insurance Services. Obtaining boat insurance is a breeze with us! We'll track down every available discount to assure that you receive the best value for your boat insurance investment

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