

Coast Underwriters Pleasurecraft Policy Features

All Risk - Agreed Value

Insured receives the limit showing on the insurance policy in a total loss, no deductible applied
Repair or replace on partial losses, including Accidental Mechanical Breakdown

- * Optional Replacement Cost for New Vessels
Coverage for 3 years. See policy wordings for details
- * Optional Claim Waiver Protection
Claim surcharge and deductible protection for the 1st paid claim during the policy term
- * No Depreciation on Sails or Canvas
Agreed Value Coverage
- * Electrolysis or Galvanic Corrosion
Not Excluded
- * Vermin Coverage
Damage caused by vermin, Not Excluded
- * Ingestion on Jet Drive Vessels

Clear Step Total Loss

Loss or damage exceeding 80% of the insured limit is considered a Constructive Total Loss

Emergency Towing

\$2,500 limit with No Deductible. Including Pre-loss Preventative Measures

Personal Effects

\$5,000 automatically included, with a \$250 Deductible. Agreed Value

Uninsured/Underinsured Boater Protection

Included in the P&I limit. No additional Cost

Waterski/Watersports Cover

Included in the P&I Limit. No additional cost

Loss of Use & Additional Living Expenses

\$500 per day, limit \$5,000 per loss

Emergency Medical Payments

\$10,000 limit

Accidental Death Benefits

\$10,000 limit

Resulting Damage Coverage

Damage or loss caused by a faulty or defective part (excluding the defective part itself)

P&I Only Coverage may be Available

Storage Coverage may be Available

Personal Water Craft (PWC's)

Policies for PWC's (SeaDoo, Yamaha, Kawasaki)