

DANGERS OF GOING BARE ON WATERCRAFT COVERAGE

Boat owners typically face large property and liability loss exposures from their boating activities while often going without proper insurance. The following loss scenarios point to the need for specialized boatowners coverage. Remember that many of these loss examples are not covered (or have tough restrictions) under the standard personal auto or homeowners policies.

- * Your cruiser collides with a speed boat whose operator fails to yield the right of way, causing extensive damage to your boat. The owner of the speed boat does not have any insurance coverage.
- * An expensive bass boat you just purchased is stolen from your home.
- * Your 27-foot-long sailboat is damaged by a major hailstorm while docked at the marina.
- * Your sport fishing boat is struck by lightning, incapacitating its electrical system.
- * Your son's friend is water skiing behind your boat and he falls into the lake, injuring himself, due to the excessive speed of the boat.
- * You negligently cause another boat to overturn to avoid a collision.
- * Your outboard motor explodes, seriously injuring your next door neighbor.

If you have any watercraft exposures, please call our office for a review of your loss exposures and insurance solutions.

