Boat & Yacht Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Boat insurance protects your vessel, its equipment and your liability on the water. Homeowners policies offer little or no coverage for boats, especially larger or faster ones. We compare marine carriers for everything from fishing boats and pontoons to sailboats and yachts, with agreed value options, navigation areas that match where you cruise, and the liability limits marinas require.

WHAT'S COVERED

Hull and machinery
Damage to the boat, motor and equipment.

Boat liability
Injuries and damage to others on the water.

Fuel spill liability
Required cleanup costs.

On-water towing
Towing and assistance on the water.

Uninsured boater
Injuries caused by uninsured boaters.

Fuel spill liability
Cleanup costs required under federal law.

Marina requirements
Liability limits and certificates for slip and storage agreements.

Good to know
Agreed value policies pay the full insured amount on a total loss.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Wear
- × Osmosis and charter use unless endorsed

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Year, make, model and VIN / serial number
- Operators' names, dates of birth and experience
- Where the unit is stored
- Survey for older or larger vessels

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/boat-and-yacht/

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