Houseboat Insurance

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



OVERVIEW

Houseboats combine a boat and a home, so they need hull, contents and liability coverage designed for both.

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.

Personal effects
Belongings on board.

Good to know
Marina-moored houseboats often have specific insurance requirements.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Wear and tear
- × Gradual deterioration
- × Marine growth
- × Mechanical breakdown
- × Use outside the navigation limits on the policy
- × Liveaboard and rental use must be disclosed.

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
- ✓ Marina insurance requirements

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/houseboat/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).