Watercraft Umbrella Insurance

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



OVERVIEW

A watercraft umbrella adds liability limits above your boat, yacht or personal watercraft (jet ski) policy.

WHAT'S COVERED

Passenger injuries
Injuries to guests aboard your boat or towed on skis and tubes.

Collisions
Injuries and damage to other boats, docks and swimmers.

Wake damage
Damage your wake causes to other vessels or shoreline property.

Fuel spills
Liability for pollution cleanup required by law, where covered.

Operators
Family members and permitted operators of your watercraft.

Legal defense
Attorney fees and court costs above your watercraft policy.

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:

- × Damage to your own boat
- × Racing
- × Charter or rental use
- × Boats not listed on your underlying watercraft policy
- × Required underlying watercraft liability limits must be kept in force.

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, length and horsepower of each boat or jet ski
- Your watercraft policy declarations page
- Operators and their boating safety course certificates
- Where the boat is kept and navigated

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/watercraft-umbrella/

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