

Bodily Injury and Property Damage Liability (BI/PD)

Covers your legal liability for an accident that involves injury to another person or damage to someone's property, up to the limit of liability you select.

Your insurance company pays for the cost to replace or repair damaged property and other damages you are legally obligated to pay, as well as medical bills and wage loss incurred by an injured person, as the result of an accident.

You can purchase BI/PD with individual limits or with a Combined Single Limit (CSL).

BI/PD limits are available up to \$500,000 Combined Single Limits (CSL) for boat insurance policies. If you choose individual limits, you can choose varying limits of coverage.

If your individual limits are 15/30/10, this means:

- No more than \$15,000 would be paid per person for Bodily Injury
- No more than \$30,000 would be paid per accident for Bodily Injury
- No more than \$10,000 would be paid per accident for Property Damage

Example:

You are at fault for an accident that injured another boater and damaged another boat. The other boater's total medical bills were \$5,000 and the damage to the other boat was \$8,000. Your BI/PD limits are 15/30/10, so all injuries and damages would be covered because they fall within the BI/PD limits you selected. Injuries to the other person were less than \$15,000, and the amount for all injuries was less than \$30,000. The other boat's damage also was below the \$10,000 Property Damage Liability limit.