

## **Medical Payments (MedPay)**

Coverage that pays the cost of necessary medical care you receive as a result of a boating accident and can be used regardless of who is at fault. Covered people include the named policyholder and anyone in the boat at the time of the accident. MedPay also will pay for injuries caused while water skiing or tubing.

MedPay often is limited to medical treatment received within the first three years after an accident and is limited to a specific dollar amount. In some states, this coverage applies only after other medical insurance is exhausted.

### **Example:**

You sustain \$1,000 in injuries from a fall off your boat when you turned too quickly. You do not have any health insurance, which means you can use your MedPay coverage, up to the \$1,000 limit you selected, for your injuries.