

Comprehensive and Collision

With Comprehensive and Collision coverage's, we pay for damage to your boat if you're involved in an accident or another covered loss, regardless of who is at fault. You only pay your deductible.

Collision coverage applies if you collide with another boat or object, and Comprehensive coverage applies if your boat is damaged by an event other than a collision, such as fire, theft or vandalism.

When you buy Comprehensive and Collision coverage, you have a choice in how we resolve your claim if your boat is ever damaged beyond repair (a total loss):

- **Actual Cash Value:** With Actual Cash Value coverage, we pay either the market value of your boat/PWC at the time of the loss or the Rating Base—whichever is lower. (The Rating Base is the dollar value you originally provided us for your boat or PWC to reflect its current market value.)
- **Agreed Value:** With Agreed Value coverage, we pay the agreed value of your boat—an amount you previously chose and to which we agreed—regardless of its current market value at the time of the loss. To determine your boat's value, you can refer to your sales receipt (for newer boats), an ABOS, BUC or N.A.D.A. appraisal guide or an accredited marine survey.
- **Total Loss Replacement/Purchase Price:** With Total Loss Replacement/Purchase Price coverage, we replace your boat with a new boat that is, to the greatest extent possible, the same make, class, size and type, with comparable equipment. If you choose not to replace your boat or if it's more than five model years old at the time of the loss, we'll pay the original purchase price.