

Making Waves? Protect Your Boat

Many people believe sailboats or powerboats are covered under their auto or homeowners policies. But, for most insurers, that isn't the case. Consider this:

- Typically, an auto policy won't provide liability or physical damage coverage for a boat.
- Most homeowners policies provide a limited amount of coverage for physical damage to boats. They also restrict automatic liability coverage to low-powered boats.

Large, fast motorboats, yachts and personal watercrafts such as jet skis and wave runners require a separate boat insurance policy. Boat insurance offers coverage for things like:

- Bodily injury - for injuries caused to others, such as swimmers, jet skiers or other boaters
- Property damage - for damage caused to someone else's property
- Theft and vandalism – that can occur on land or in the water
- Medical payments - for injuries to the boat owner, family members and others who are injured

ERIE's Boat Protector Policy

With a policy from Erie Insurance, you'll get comprehensive coverage that covers many types of losses. It will cover, for example, damages resulting from a collision, fire or lightning. ERIE offers:

- Up to \$500 in coverage for boating equipment and accessories at no additional cost
- Payments up to \$250 per occurrence for emergency towing to the nearest marina, if your boat is disabled or stranded on the water
- \$1,000 coverage of non-owned property
- \$500 fire extinguisher recharge

For an additional premium or fee, ERIE also offers optional coverage such as uninsured boater protection. This coverage protects you should you be involved in a boating accident caused by a hit-and-run boater or a boater who has no insurance. Credits are available, too, for things like radars, built-in fire extinguishing systems and ship-to-shore radios.

So, if you have a boat or are thinking about getting one, contact us. We will review your coverage and help ensure that your boat is properly insured. Call 585-394-2790.

ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information.