

## **Replacement Cost Personal Effects**

Replacement Cost Personal Effects coverage pays for loss of or damage to personal effects while on board an insured boat or while being carried on or off an insured boat. This coverage is available for all boats and personal watercraft.

Coverage is available up to \$5,000 with a \$1,000 limit for an individual item. A \$250 deductible applies to each loss of a personal effect.

Personal effects do not include permanent equipment or portable boating equipment. Personal effects include, but are not limited to:

- Binoculars
- Cell phones
- Coolers
- CD players
- Scuba equipment
- Cameras
- Portable radios
- Clothing