

Uninsured Boater Bodily Injury

Coverage pays for medical treatment, wage loss and other damages you would have received from the other person's insurance company, had they been insured. Damages are covered up to the limit of coverage you select.

When the person at fault for an accident does not have insurance, Uninsured Boater Bodily Injury will cover injuries and damages you incur that the at-fault party is legally liable for, such as medical treatment and lost wages.

If your injury expenses exceed the at-fault party's Liability limits, you can use Underinsured Boater Bodily Injury coverage to pay for the amount not covered by the at-fault person's insurance. Similar to Uninsured Boater coverage, Underinsured Boater coverage is designed to cover the gap between the other person's Liability limits and the amount of your injury expenses, up to the Underinsured Boater limits you select.

Example:

A boater who has no insurance bumps your boat when he is preparing to dock, which causes you to fall out of your boat and break your ankle on the planks. Your medical bills total \$5,000 because of the injury. Your Uninsured Boater limits are \$20,000/\$40,000, which means your injuries fall within your Uninsured Boater limits and will be covered.