

WHY FORWARD?

BOAT POLICY FEATURES + ADVANTAGES

Consequential Damage Protection

Most boat policies excludes wear and tear, corrosion etc – policy language often ends there. As such, if your boat were to sink as a result, you would be left with NO COVERAGE!

With Forward, if certain causes of loss result in a classic peril of the sea (fire, sinking, submersion, de-masting, collision or stranding) Forward has you covered.

Pollution Liability Coverage

Forward is one of the only markets to provide this critical coverage in addition to the P&I limit.

Most boat policies either exclude pollution or include it within the P&I limit eroding your liability coverage limit.

Deductible Forgiveness

A deductible is the portion of a loss you are responsible for paying. Forward has Deductible Forgiveness, which waives this amount if there is an at-fault third party.

Furry First Mate Coverage

The loss of a pet at sea is a possibility. Forward provides Furry First Mate Coverage, up to \$1,000 towards a new pet should your pet die as a result of an accident on your boat.

Guaranteed Replacement Cost

Guaranteed Replacement Cost is automatically included for boats 3 years or newer in Dayboat policy form at no charge. Replaces with a brand new boat, regardless of the policy limit.

Non-Owned Vessel Liability

Forward is one of the only markets to automatically extend liability when the boater is operating another person's boat. Most competitors do NOT provide this critical coverage.

Uninsured and Underinsured Boater

Forward is one of the only markets to automatically grant Uninsured and Underinsured boater coverage. Underinsurance is more common than no insurance – so this is a critical difference in coverage.

Removal and Disposal of Wreck

Forward is one of the only markets to provide this coverage up to the P&I limit of the policy. Boats can sink in some tough places, and it is very costly to remove and dispose of the wreck – well beyond the value of the boat itself!!!

No exclusion for damage caused by animals

Many forms exclude damage caused by vermin, marine life, rodents, wildlife, and many more. The Forward form does not exclude damage caused by animals. Ask your client where they store their vessel? Marina – otters! Storage farm – mice!

Downriggers Coverage

As this equipment is mounted onto the vessel, Forward covers this under the vessel limit. Other forms are not clear or there is no mention of downriggers.