

# MARINE PLEASURECRAFT

## Product fact sheet



**PREMIER** marine

### MARINE PLEASURECRAFT

#### Target Risks

#### No Boat Too Small, No Boat Too Large, No Boat Too Unique!

- Small Runabouts
- Trailerable Boats
- Tournament Ski /Wake Boats
- Jet Drive Boats
- Bass Boats
- Sea Doo/Jet Skis (see PWC program)
- Recreational Fishing Boats
- High Performance
- Pontoon Boats
- Power Cruisers
- Sailboats
- Large Yachts (valued up to \$50million)

#### Coverage Available

- Multi-Standard Policy Form (for runabouts, trailerable boats)
- Mariners Choice Policy Form (for sailboats, power cruisers)
- PWC Policy Form (for Personal Watercraft – SeaDoo/JetSkis)
- Platinum Policy Form (for large yachts valued \$500K - \$50M)
- Extended Navigation for boaters traveling to Florida/Mexico, etc.
- Vessels Purchased Abroad Coverage for clients buying boats in the US

#### Features & Benefits

- The \$1 Million Dollar Difference – automatic coverage included for Pollution / Spill Liability (\* 250K for PWC)
- Consequential Property Damage Protection
- Less stringent survey requirements – photos are often sufficient
- No Water-Ski Liability Restriction – Full Limits Apply
- Vessel may be trailered within an expanded 2,000 kilometer radius
- Freezing Coverage
- No Vermin Exclusion
- Increased Emergency Towing Limit
- Coverage automatically included for Newly Acquired Vessels
- Boat Policies are not fully earned – short rate if cancelled midterm even if vessel is not sold

#### Minimum Premium

- Premiums starting as low as \$135 including our policy fee

#### Why Premier?

- Canada's largest writer of marine pleasure craft
- Founded in 1989
- Premier's marine underwriters know their boats! A flexible underwriting approach provides solutions for all types of vessels
- Claims department and service that is second to none

#### Presto

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