



Boatowners Insurance

We make coverage smooth sailing.



Your type of protection for your type of boat.

A boat doesn't have to be huge to be a big part of your life. Whether it's a fifty-foot yacht or a sixteen-foot canoe, you want it protected.

American Family understands that. We cover many types of boats including sailboats, rowboats, fishing boats, canoes, runabouts, pontoon boats, cabin cruisers, yachts, personal watercraft and other jet drive boats. For quality coverage at a competitive price, bring American Family on board.



You're covered on land or in the water.

Our policy covers your boat, including manufacturer's installed equipment and your outboard motor. If you own a sailboat, the policy also covers sails, spars and rigging.

Whether it is in the water, on shore, in transit or in storage, your boat is protected against most accidental losses. The only accidents not covered are those which are specifically excluded in the policy. Your boat and equipment are protected against accidental losses resulting from:

- Theft of your boat and/or boating equipment
- Vandalism
- Lightning
- Windstorm
- Tornado
- Hail
- Fire
- Explosion
- Collision with other boats
- Collision with stumps, rocks or piers
- Collision while being transported



Covering your boating equipment is important, too.

Boating Equipment Coverage

You automatically receive up to \$1,000 per item and \$3,000 total to cover boating equipment, which includes accessories of the insured watercraft that are not installed by the manufacturer. Additional coverage may also be purchased. This coverage applies to items such as boat trailers, marine instruments, portable TVs, anchors, oars, paddles, boat and motor covers, towropes, water skis, fire extinguishers, life preservers and other similar items.



Supplementary property coverages for added peace of mind.

These coverages may be subject to limitations.

The following additional coverages are included in the policy:

Emergency Service

This includes towing, labor or trailer tire changing, or repair expenses up to \$500 per occurrence.

Hurricane Emergency Removal Coverage

This includes up to 50% of covered reasonable expenses such as fuel, mileage, rental of equipment, or hiring a third party to remove the insured watercraft from the coast due to an approaching hurricane.

Please see your American Family agent for more information.

This coverage is only available in Georgia.

Protective Repairs

This includes coverage for necessary repairs to protect covered property from further damage.

Recovery

This includes recovery or removal costs of the insured watercraft and boating equipment.

Insure against legal liability.

Protecting your boat and equipment is important, but protecting you and the members of your household for liability resulting from boating accidents can be even more crucial.

Boating accidents can involve water skiers, swimmers, collision with other boats and many other similar situations.

American Family's Boatowners Policy extends coverage when you are liable for covered activities arising out of the ownership, maintenance or use of the insured watercraft and boating equipment. If you are legally liable, we will pay, subject to the terms and conditions of the policy, the expenses for bodily injury and property damage up to the policy limit. We will defend you for a claim or lawsuit if it results from bodily injury or property damage covered by the policy.

Our Boatowners Policy pays reasonable medical expenses incurred by you, members of your household or your guests for appropriate and necessary medical services resulting from a covered accidental injury that arises out of the ownership, maintenance or use of the insured watercraft and boating equipment.

Medical expenses are covered up to the policy limit for reasonable and necessary medical services performed within one year of an accident.

Enhance your protection with optional coverage.

American Family offers optional coverages to further enhance your protection. These endorsements may be subject to some limitations.

Personal Effects Coverage

This endorsement protects you against the loss of those extra items that you may use on your boat such as fishing equipment, diving equipment and clothing.

Repair Cost Coverage

To enhance your physical damage protection, we offer a Repair Cost Coverage Endorsement. If you suffer a partial loss, this endorsement allows you to repair your boat, motor or boating equipment without a deduction for depreciation, up to the policy limits.

This coverage is automatically provided in Minnesota.

Named Additional Insured

Liability coverage may also be provided for a named additional insured at no extra charge upon request. Ask your agent for more information.

Additional Boating Equipment Coverage

You may purchase an additional amount of coverage for those items not installed by the manufacturer, if needed.

Agreed Value Coverage

To enhance your physical loss protection, we will pay the agreed value limit you select for your insured watercraft regardless of the actual cash value, in the event of a covered total loss. The coverage automatically includes repair cost coverage for partial losses.

This coverage is only available in Georgia and Washington.

Underinsured Boater Coverage

This endorsement protects you against damages suffered in an accident caused by a driver who has no liability coverage or inadequate liability coverage.

This coverage is only available in Washington.

Uninsured Boater Coverage

This endorsement protects you against damages suffered in an accident caused by a driver who has no liability coverage or inadequate liability coverage.

This coverage is only available in Georgia.





Supplementary coverages are also included.

The following extra areas of protection are included at no additional cost:

Claim and Defense Expenses

We will pay certain additional expenses relating to a claim or lawsuit we defend.

Emergency First Aid

We will pay expenses incurred by an insured for first aid to others, at the time of an accident.

Pollution Damage

We will pay expenses you incur for bodily injury or property damage caused by the release of pollutants. Provides up to \$10,000* coverage for any one occurrence with a limit of up to \$20,000* in any 12-month policy period.

This coverage is only available in Washington.

**In Georgia, this coverage is provided up to your policy's liability limitations*

Safety means savings for you.

At American Family, we believe that safe boating practices help prevent accidents. That's why we offer discounts on certain boatowner coverages if you have taken U.S. Coast Guard, Power Squadron or certain state-administered courses, or if you have certain types of safety equipment on your vessel. Ask your agent if you qualify.



Policy rates for your coverage:

Boat

Type _____ Year _____

Make _____

Model _____

Length _____ Horsepower _____

Outboard Motor

Year _____ Make _____

Model _____ Horsepower _____

Rating Symbol _____

Property Coverages

Boat: **Actual Cash Value** **Agreed Value** (GA & WA only)

Outboard Motor: **Actual Cash Value** **Agreed Value**
(GA & WA only)

Boating Equipment Coverage:

\$ _____ Per Item \$ _____ Aggregate

Choose Your Deductible:

\$100 \$250 \$500 \$ _____

*Deductible applies on property coverages only.**

Liability Coverages

\$ _____ Watercraft Liability Coverage

\$ _____ Watercraft Medical Expense Coverage

Options and Endorsements

- \$ _____ Personal Effects Coverage Endorsement
- Repair Cost Coverage Endorsement**
- Named Additional Insured Endorsement
- Additional Boating Equipment Coverage Endorsement
\$ _____ per item/\$ _____ per aggregate
- Agreed Value Coverage (GA & WA only)
- Uninsured Boater Coverage (GA only)
- Underinsured Boater Coverage (WA only)
- Safety Course Credit

**The deductible for Uninsured Boater Coverage in Georgia is determined from your choice of available options.*

***Repair Cost Coverage is automatically provided in Minnesota.*

You can have all of this protection for an annual premium of \$ _____.

This circular provides only a brief description of coverages. Please see the actual policy for a detailed description of coverages, limitations and exclusions.

All your protection under one roof®

At American Family Insurance we've made it our mission to add clarity, caring and convenience to a part of life that is often complicated, impersonal and unnecessarily time-consuming. We offer a variety of insurance products at fair and competitive rates. You should review your coverages if you answer yes to any of the following:

- Improved your home or bought a new home?
- Purchased a new vehicle?
- Graduated from school?
- Changed your marital status?
- Welcomed a new addition to your family?
- Have a new teen driver in your family?
- Purchased or received something valuable?
 - Jewelry
 - Motorcycle, boat or snowmobile
 - Computer
 - Started or added to a collection (e.g., coins, stamps, fine art, etc.)
- Started a new business or a new job?
- Thinking about retirement?

If you have not reviewed your insurance coverages lately, contact your local agent for a no-obligation personal insurance review. We'll review your current insurance for costly duplications and gaps in coverage.



All your protection under one roof®

access anytime

amfam.com

1-800-MY AMFAM (692-6326)

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and its Subsidiaries

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