

## WATERCRAFT INSURANCE

Safeco®  
Watercraft  
floats your boat.



### Great protection means your customers can enjoy more time on the water.

Safeco® Watercraft takes care of customers' watercraft assets, covering their boats and their gear, so they can enjoy the waves – while staying afloat! With the right coverage, if the worst happens, your clients won't be left standing on the dock.



#### Base policy

Safeco® Watercraft insures boats up to 40' in length and \$300,000 in value<sup>1</sup>. Wreckage removal and fuel spill liability are automatically included at the limit of liability.



#### Agreed value

From cabin cruisers to fishing boats, all watercraft with physical damage coverage, regardless of age, type or hull construction are insured at agreed value. Safeco's watercraft policies are supported by experienced insurance experts who are always ready to help.



#### Automatic coverage

Watercraft with physical damage coverage also receive automatic coverage for unattached equipment, personal effects, on-water emergency assistance and tender coverage.



**Personal watercraft**



**Yacht**



**Sailboat**



**Cruiser**



**Fishing boat**



**Wake boat/ski boat**



#### **Additional packages**

Safeco offers options to add additional valuable protection, like the Captain's Package and fishing equipment coverage.

- The Captain's Package offers total price protection, more personal effects coverage, roadside assistance and increased on-water emergency support.
- Additional fishing equipment coverage is available for amateur and semi-pro anglers, up to \$20,000.



#### **What we cover**

Most watercraft types are eligible for coverage from personal watercrafts to cruisers, kayaks to yachts... and everything in between.

- No age limit for seaworthy vessels.
- Wood hull boats under ten years old.
- Marine survey completed by an accredited marine surveyor required for vessels over 30' and 15+ years old. Marine surveys must be less than two years old.



#### **Navigation territory**

Safeco's watercraft policy provides coverage anywhere in the continental U.S., Alaska, and Canada.

- Covers coastal waters within 75 miles of shore.
- Covers Pacific coastal waters of Mexico north of 31 degrees -40 minutes.
- California and Oregon offer a Mexico extension; Florida offers a Bahamas extension.

#### **Multiple discounts available**

<b>Account credit</b>	Discount for having a supporting home, auto, motorcycle, condo or renters policy with Safeco.
<b>Diesel power credit</b>	10% discount for watercraft powered by a diesel engine.
<b>State boating basics course</b>	5% discount for completion of a state-offered watercraft boating basics class.
<b>Advanced boating education</b>	15% discount for completion of Power Squadron or Coast Guard Auxiliary course.
<b>Homeowners credit</b>	10% discount for owning a home.
<b>Advance quote</b>	5-10% discount for quoting at least one day in advance of the issue date.
<b>Bill plan credit<sup>2</sup></b>	Discount for paying the bill in full at inception or renewal.
<b>Multiple vehicle credit<sup>2</sup></b>	Discount for insuring more than one watercraft with Safeco.
<b>Ownership and experience credits<sup>2</sup></b>	Discount for owning the insured boat for two or more years and/or having five or more years of boating experience.

#### **Max speed**

Bass boats: 85 mph  
All others: 65 mph

#### **Max length**

FL & Gulf/Atlantic counties: 26'11"  
MD & VA coastal counties: 33'11"  
CA, WA & OR: 65'. All others: 40'

#### **Max value**

FL & Gulf/Atlantic counties: \$150K  
CA, WA, OR: \$1.2M  
All others: \$300K

<sup>1</sup>Not available in all states. <sup>2</sup>Multiple discounts available - Maximum discount varies by state. Check your Product Guide(s) for details on what is covered in your state.