

What about a Boat out of Water?

- ▶ If you're pulling your boat behind a car or truck, your auto policy may not cover the boat. Be sure to ask your agent
- ▶ A boat policy likely won't cover loss of life, bodily injury, or property damage while the boat is transported on land
- ▶ Homeowners insurance may provide limited coverage for damage to your boat when it is parked on your property but may not cover theft, vandalism, or liability

You may want to consider an umbrella policy to protect your boat while on land.



BE A SAFE BOATER

Boating Safety Education Certificates must be obtained and in your possession if you are operating a PWC (personal watercraft) or if you are operating a boat with greater than 25 horsepower and were born on or after Jan. 1, 1982.

For more information visit the Pennsylvania Fish and Boat Commission website at www.fishandboat.com.

www.insurance.pa.gov 1-877-881-6388

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Don't Let a Mishap on the Water Make...

WAVES

A QUICK GUIDE TO BOAT INSURANCE

Consider Boat Insurance for Your Watercraft

Many Pennsylvanians enjoy recreational boating on our state's waterways. Make sure your family is protected if something goes wrong.

- ▶ Homeowners insurance may provide minimal coverage for small boats with no engines or small engines
- ▶ Larger boats are not covered by homeowners policies



What Will Boat Insurance Cover?

- ▶ Damage to the boat itself
- ▶ Physical damage to docks, other boats, or other structures
- ▶ Bodily injuries to others
- ▶ Liability if someone is injured on your craft
- ▶ Personal property, such as fishing gear, if it is stolen, vandalized or damaged by fire



Some of these protections may not be on all policies; talk with your insurance professional to get all the coverage you want.