



### **Classic Boat Program Highlights**

This program offers an “all risk” agreed value policy for your classic boat while it is afloat or layed-up. Lay-up can be ashore or in-water. Trailerable boats are covered anywhere in the U.S or Canada. Coverage for transport of larger boats is also available.

The valuation of property is based on “new for old,” except for specifically listed items that are subject to depreciation.

- Liability coverage is provided for loss of life, bodily injury and property damage to third parties, with limits available in accordance with your individual needs. This includes the use of non-owned yachts under specific circumstances.
- Coverage during restoration or construction is available.
- Uninsured Boaters limit equal to your liability limit.
- Medical Payments coverage up to \$10,000 per injured person is included.
- Personal Effects coverage in the amount of \$2,500 for your personal property and property of others is included in your basic policy. Higher limits are available.
- Longshoremen and Harbor Workers Compensation Insurance is included
- Commercial Towing and Assistance Coverage (including boat trailer roadside service) is included in case of emergency, up to \$500.
- Wreck Removal Expense is covered.
- Accidental oil/ fuel discharge clean up coverage is provided up to your liability limit.
- Coverage is available for dinghies, outboard motors and boat trailers when scheduled separately.
- Extension of territorial limits can be arranged to suit your navigational needs.
- “Live aboard” exposures are eligible.

Classic coverage is available for all qualifying wooden boats, as well as certain classic boats of aluminum, steel and fiberglass construction. Because experienced boat owners and marine insurance professionals designed our Classic Coverage program, you can be sure that it provides the coverage you need for your classic boat.

This is not a statement of policy terms, coverage or conditions.