

Caractéristiques du produit **PREMIER** **canada** assurance

Police d'assurance Embarcation de plaisance standard

Risques ciblés

La police d'assurance embarcation de plaisance standard couvre une grande variété de types de bateaux:

- Runabouts
- Bateaux à ski
- Ponton
- Bateaux à jet
- Bateaux de pêche
- Haute performance

**SVP se référer à la police Yacht Platine pour Cruisers de 400 000\$ et plus.*

Caractéristiques

- Tous risques- Valeur de remplacement (pertes partielles) sur bateau âgé de 10 ans et moins.
- Valeur à neuf sur bateau de 3 ans et moins disponible
- Protection distincte 1 000 000\$ Pollution et Déversement
- Responsabilité civile pour remorquage de personnes incluse
- Responsabilité civile incluant l'enlèvement de l'épave
- Protection de dommages consécutifs – —Unique chez Premier Canada Assurance, nous couvrons les dommages consécutifs causés par certains risques normalement exclus.
- Défauts du manufacturier exclus – Sauf si les dommages consécutifs sont couverts
- Dommages causés par la vermine et par les moules zébrées couverts
- Dommages par le gel lorsque les précautions d'hivernage prises.
- Protection plaisancier non-assuré
- Remorquage d'urgence
- Frais médicaux et décès accidentels
- Exonération de franchise en cas de subrogation au tiers responsable

Pourquoi Premier Canada assurance?

Solidité - Depuis plus de 30 ans Premier Canada assurance offre de l'assurance maritime en Amérique du Nord

Expertise –Premier Canada assurance est une entreprise spécialisée dans l'assurance maritime – souscripteurs et experts en sinistres spécialisés

Flexibilité - Parce que nous connaissons nos bateaux, nous sommes capables de trouver des solutions adaptées à tous types de bateaux.

Product Highlight Sheet

Multi-Standard Boat Policy (QC)

Target Risks

The Multi-standard Boat policy caters to various types of marine pleasurecraft –

- Runabouts
- Ski-boats
- Pontoon boats
- Jet boats
- Recreational fishing boats
- Houseboats
- High Performance

** Refer to Mariners Choice Yacht Policy for cruisers & trawlers valued \$40,000 and over, and all sailboats; refer to Platinum Yacht Policy for values \$500,000 and over.*

Features & Benefits

- All Risk, Replacement Cost for vessels newer than 10 years of age (ACV / deprec. thereafter)
- GRC is available for boats 3 years and newer
- Separate \$1million limit for Pollution / Spill Liability
- Waterski liability included within P&I limit (not sub-limited)
- True Marine P&I (Liability) protection (incl. removal of wreck coverage)
- Consequential Property Damage Protection – unique policy language that affords coverage for basic marine perils regardless of cause, (whereas our competitors' policy forms often contain absolute exclusion clauses)
- Manufacturer's defect and defect in design is excluded – however, consequential loss is covered
- Vermin & Marine life damage is covered
- Freezing damage covered where appropriate precautions taken
- Uninsured Boaters coverage
- Emergency Towing
- Loss of Use
- Newly acquired vessel coverage automatically included
- Permission granted to sign standard hold harmless agreements for moorage and storage
- Medical Payments and Accidental Death Benefits coverage
- Deductible waived if damage caused by a liable third party
- Premium charged is NOT fully earned at inception

**policy may be subject to exclusionary language – always refer to policy forms for full details.*

Why Premier?

Stability - For over 30 years Premier has provided marine insurance solutions in North America

Expertise - Premier Marine is a recreational marine specialist – specialist underwriters, and specialist claims professionals

Flexibility – Because we know our boats, we are able to find solutions for most types and size of watercraft