

# MARINE PLEASURECRAFT

## Product fact sheet



PREMIER  marine

### MULTI-STANDARD BOAT POLICY (CAN)

#### 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
- Lower-valued power cruisers (under \$40,000 in value)

*\*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 new boats
- A separate **Additional** \$1 million limit for pollution / spill liability included
- 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, even wear & tear (whereas our competitors' policy forms often contain absolute exclusion clauses)
- 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
- Extended Navigation (Caribbean, Mexico, etc.) is also available by request

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

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#### Why Premier?

**Stability** - For nearly 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

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