

# MARINE PLEASURECRAFT

## Product fact sheet



PREMIER  marine

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### PWC PAC (PERSONAL WATERCRAFT) POLICY (CAN)

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#### Target Risks

Personal Jet powered watercraft, such as:

- Sea Doo™
- Jet Ski™
- Waverunner™

*\*This product is designed for watercraft that you ride on and steer with handles – please refer to Multi-standard Boat Policy for Jet drive Boats.*

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#### Features & Benefits

- All Risk
- Theft coverage subject to some specific theft precautions
- Actual Cash Value basis of settlement
- True marine P&I (Liability) protection (incl. removal of wreck coverage)
- P&I Liability limit options as high as \$2 million
- A separate **Additional** quarter million limit for pollution / spill liability included
- Consequential Property Damage Protection – unique policy language
- Ingestion damage to jet drive is not excluded
- Vermin & Marine life damage is covered
- Freezing damage covered where appropriate precautions taken
- Uninsured Boaters coverage
- Medical Payments
- Accidental Death Benefits
- \$100 deductible applies - The lowest in the industry
- Premium charged is NOT fully earned at inception

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

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#### Why Premier?

- Canada's largest writer of marine pleasure craft
- Founded in 1989
- Premier's marine underwriters know their boats! A flexible underwriting approach provides solutions for all types of vessels
- Claims department and service that is second to none

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#### Presto

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