

**Form #BHOUSE** (Rev. Feb. 14, 2014)  
**Boathouse / Boat Lift Endorsement**

It is hereby understood and agreed that Section A – Hull & Machinery of the within policy is hereby extended to include a boathouse / boat lift, in which the insured vessel is moored, subject to the following:

- In addition to the exclusions elsewhere herein, this policy does not insure against accidental grounding;
- Warranted that the boathouse / boat lift remains permanently moored at its present location. If boathouse / boat lift is to be moved from its present location, underwriters are to be advised prior to such a move;
- **Liability Insurance – Protection and Indemnity** as shown on the Declaration Page, is hereby extended to include the sums that you or a covered person becomes obligated to pay as a result of the ownership, operation or maintenance of your boathouse / boat lift. Providing no living accommodations in boathouse. This extension does not increase the limit shown on the declaration page.
- **Basis of claim payment:** The insurers shall not be liable for any loss of or damage to the boathouse / boat lift beyond its Actual Cash Value at the time of the loss, nor what it would then cost to repair or replace with material of like kind and quality, after full depreciation has been applied nor for more than the amount of insurance as stated on the declaration page, whichever is lesser.
- **Deductible:** From each and every loss howsoever caused to the boathouse shall be deducted the sum of \$1,000.
- **Deductible:** From each and every loss howsoever caused to the boat lift shall be deducted the sum of \$500.

SAMPLE