

MARINE PLEASURECRAFT

Product fact sheet



PREMIER  marine

MARINERS CHOICE POLICY (CAN)

Target Risks

- Power Cruisers / Yachts
- Trawler style
- Sailboats

**Refer to Platinum Yacht Policy for newer vessels \$500,000 and up in value*

Features & Benefits

The Mariners Choice policy is our founding product – regularly refined, this product contains some exclusive coverage features not seen in other policy products.

- All Risk, Replacement cost basis for partial losses on vessels 15 years and newer (ACV / deprec. thereafter)
- A separate **Additional** \$1 million limit for pollution / spill liability included
- 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
- Permission granted to sign standard hold harmless agreements for moorage and storage
- Medical Payments and Accidental Death Benefits coverage
- Lower deductible for tender, electronic equip., and personal effects
- Deductible waived if damage caused by a liable third party
- 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.*

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

Presto

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