

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 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?

Stability - For 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

Visit our website for details on all the unique programs offered by Premier. All our applications, policy forms, brochures & other useful documents can be downloaded from our website. www.premiergroup.ca

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