

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
- 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 on partial losses for vessels newer than 10 years of age (ACV/deprec. thereafter)
- GRC is available for new boats – subject to qualification
- 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
- 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.*

Presto

PRESTO
QUOTE → POLICY ISSUE

Real-time quotes & instant policy documents in less than 5 minutes

Sign Up Today and access PRESTO - visit Premier's website www.premiergroup.ca

Why Premier?

Stability - For over 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

Think Premier...