

MARINE PLEASURECRAFT

Product fact sheet



PREMIER  marine

PWC PAC (PERSONAL WATERCRAFT) POLICY (CAN)

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.*

Features & Benefits

- All Risk
- Theft automatically included subject to some specific theft precaution requirements
- 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
- Waterski Liability included within P&I limit (not sub-limited)
- Consequential Property Damage Protection – unique policy language that affords coverage for basic marine perils regardless of cause, (whereas our competitors' policy forms often contain absolute exclusion clauses)
- 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
- Deductible waived if damage caused by a liable third party
- 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.*

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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