

## **BULLETIN - 2013 Watercraft Program**

Premier Marine is Canada's largest supplier of quality Marine Insurance products. Since 1989, Premier has provided first class underwriting and claims service, and continually made policy improvements based on feedback from our brokers. We invite you to review some of our most recent policy improvements:

### **2013 Policy Improvements:**

- Standard Emergency Towing Limit increased on Boat Policy
- Blue Water / Off-Shore Navigation now available for boaters traveling to Mexico, Caribbean etc
- Vessels Purchased Abroad Coverage (for customers buying boats in the US)

### **Premier Marine Policy Features:**

- The policy deductible is waived if damage is caused by a liable third party
- Separate Pollution / Spill Liability limit included automatically
- Damage from vermin is not excluded
- Coverage is automatically included for Newly Acquired Vessels
- Vessels may be trailered within an expanded 2,000 kilometer radius
- Water-Ski Liability Sub-Limit has been removed, full limits apply
- Increased standard limits for Personal Property on Small Boat package
- Improved coverage for freezing damage
- Broadened theft coverage for Jet Skis or Sea Doos
- \$100 policy deductible for Personal Watercraft
- One of the only policy forms in Canada to include Consequential Damage Coverage – let our underwriters walk you through this critical coverage

### **Other Notable Premier Marine Advantages:**

- Less stringent survey requirements - Photos are often accepted in lieu of surveys
- Instant online quotations & binding available 24/7 on our website for boats up to \$225,000
- Unlike our competitors, our boat policies have never contained a hidden theft precaution clause
- Independent, Canadian owned company

Visit [www.premiermarine.com](http://www.premiermarine.com) for applications, policy wordings, online quoting and more