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► **INSIDE THIS ISSUE:**
 DO I NEED A SEPARATE
 INSURANCE POLICY FOR MY
 BOAT?



► **GIVE US A CALL!** DO YOU HAVE
 QUESTIONS OR COMMENTS ABOUT
 P&C INSIDER, OR YOUR INDIVIDUAL
 SITUATION? CONTACT OUR OFFICE-
 WE WOULD BE GLAD TO SERVE
 YOU IN ANY WAY THAT WE CAN.

P&C Insider

STEERING INNOVATIVE SOLUTIONS FOR INDIVIDUALS AND
 BUSINESSES TO REAP THE BENEFITS OF A COMPETITIVE
 EDGE IN TODAY'S WORLD WITH SECURITY FOR TOMORROW'S...



Do I Need A Separate Insurance Policy For My Boat?

Is my boat covered under my homeowners policy or do I need a separate policy? Most homeowners policies provide liability insurance for smaller motorboats with outboard motors of 25 horsepower or less and for sailboats under 26 feet long. There typically is \$1,500 coverage for damage to the boat for specified perils. However, theft and windstorm are limited and sinking is not covered at all.

What type of policy is best? Boat owners are well served by a policy specifically designed to insure watercraft, offering all-risk coverage for the boat's full value. A boat owners policy provides the necessary liability, hull and motor coverage. The policies follow the format of personal auto policies; however, they vary from company to company much more than auto policies do because they are written on nonstandardized policies.

For what should I be on the lookout in selecting a policy or in checking my existing coverage?

- limits of navigation, or where the boat can go and still be protected by the insurance policy;
- provisions for insuring sails, spars and other property on the boat;
- permissive users of the boat;
- exclusions for how it is used (e.g., commercial, parasailing, racing, etc.); and
- all-risk vs. named perils.

Do you have any other advice? Consult our agency to determine what type of insurance best meets your needs. Read and make sure you understand your policy. Periodically review your coverage with us and be sure that your craft is properly registered. In addition, be certain to follow all laws of boat navigation, including laws regarding drinking and boating, which are available from the U.S. Coast Guard and your local law enforcement agencies.

Is it illegal to drink alcohol while boating? It is against federal law for a recreational boat operator to have a blood alcohol content higher than .10 percent, and for other vessel operators to have a BAC of more

than .04 percent. State laws apply for boaters in waters within state geographical boundaries.

What is the law in New York? New York law prohibits the operation of a boat on state waters while one is impaired by drugs or alcohol or is intoxicated with a blood alcohol content of .08 or more. Violators charged with boating while intoxicated face up to \$500 fine, up to 90 days in jail and loss of boat operating privileges for one year.

Is boating while intoxicated a widespread problem? Federal Department of Transportation statistics show that almost 850 boating fatalities occur in our nation each year. Alcohol is reported officially as a factor in about 50 percent of those deaths, although experts suspect the number is much higher. For more information, boaters are encouraged to call the U.S. Coast Guard toll-free boating safety hotline at (800) 368-5647.

Your Professional Insurance Agent . . . We want you to know about the insurance you're buying.



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