

PERSONAL INSURANCE

Guarantee GOLD[®] PLEASURECRAFT INSURANCE POLICY

Replacement Cost Guaranteed!

If your watercraft is 3 years of age or less and you suffer a total loss, we will cover the cost of your loss even if this amount is greater than the amount of physical damage coverage shown on your Declarations Page.

No Depreciation

If your watercraft is greater than 3 years of age and you suffer a total loss, we will pay the amount of physical damage coverage shown on the Declarations Page without deduction for depreciation.

Mechanical Breakdown

Our policy provides coverage for certain causes of loss (fire, sinking, submersion, rigging failure, collision and stranding) that result from a mechanical breakdown.

Broad Navigational Territory

The Guarantee GOLD[®] PleasureCraft Policy will provide you with some of the broadest navigational zones available in the industry.

Rewarded for Mitigation Efforts

Your costs to minimize or avert a covered loss to your watercraft will be paid up to 50% of the physical damage coverage shown on your Declarations Page.

Personal Effects – No Deductible

Our policy will provide you with up to \$30,000 (including Fishing Tackle) for on board personal effects. The personal effects of your guests and crew are covered too!

Medical Payments up to \$50,000

We cover medical expenses up to \$50,000 as a result of bodily injury sustained by a third party in a boating accident on the insured watercraft, incurred or medically ascertained within 1 year.

Uninsured/Underinsured Boaters Protection

The Guarantee GOLD[®] PleasureCraft Policy provides a covered person with up to \$1,000,000 in damages for bodily injury sustained from a boating accident with an uninsured/underinsured boater.



Loss of Use & Additional Living Expenses

Should your watercraft be lost or damaged by a covered loss and you require a rental during the repair or replacement process, The Guarantee will reimburse the rental cost up to \$1,500 per occurrence. We will also provide you with up to \$1,500 of additional living expenses during the repair or replacement process. No deductible applies to these coverages.

Emergency Towing Covered – No Deductible

If your watercraft or trailer becomes disabled for any reason, other than a covered loss on this policy, we will pay for the reasonable costs for emergency towing and service at the site.

No Lay-Up Period Required

Our policy does not require a lay-up period allowing you 12 months of boating pleasure!

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"We have time for you!"
SINCE 1872



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