

PERSONAL INSURANCE

Guarantee GOLD[®] PleasureCraft vs Boat Motor Floater Comparison Chart

COVERAGES	Guarantee GOLD [®] PLEASURECRAFT	Guarantee GOLD [®] BOAT MOTOR FLOATER
Type of Coverage	All Risks	All Risks or Named Perils
Guaranteed Replacement Cost	Total loss of watercraft 3 years of age or less	Valued form available for watercraft less than 10 years old
No Depreciation Total Loss	This is covered for watercraft of 3 years or older	Available market value up to the limit of the policy
Lay-Up Period	Does not require a lay-up period	Does not require a lay-up period
Freezing	Covered	Excluded
Newly Acquired Watercraft	Automatic 30 day coverage - \$500 deductible applies	Automatic 30 day coverage - maximum of \$5,000
Trailers	Automatic coverage up to \$5,000 - \$250 deductible applies	Special limit of \$5,000 applies - subject to policy deductible
Emergency Towing for Reasons Other Than a Covered Loss	Covered - no deductible	No coverage
Loss of Use by an Insured Peril	Rental cost up to \$1,500 for each occurrence - no deductible	No coverage
Additional Living Expense	Additional living expenses up to \$1,500 for each occurrence - no deductible	No coverage
Medical Payments	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	No coverage
Uninsured/Underinsured Boaters Protection	We provide a covered person with up to \$1,000,000 in damages for bodily injury sustained from a boating accident with an uninsured/underinsured boater	No coverage
Mitigation Efforts	We will pay up to 50% of the physical damage coverage shown on the Declaration page	No coverage
Salvage Awards	100% of the amount of physical damage coverage for all salvage awards granted	No coverage
Personal Effects of Insured, Guests and Crew	Personal effects (including fishing tackle) up to a total of 10% of the amount of physical damage coverage or to a maximum of \$30,000, for each occurrence - no deductible	No coverage
Mechanical Breakdown	Mechanical breakdown is covered for fire, sinking, submersion, rigging failure, collision and stranding	No coverage
Wreck Removal	Up to 100% of the amount of coverage for liability	See liability wording attached to principal residence
Marine Environmental Damage	Up to \$10,000	No coverage
Search and Rescue	Up to \$10,000	No coverage
Sailboat Racing	Covered	No coverage



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