



Boat

Write excellent coverage for most vessels less than 27 feet in length.

Boaters are passionate about their hobby, whether they are on board every weekend, or just the summer holidays. Their boat is likely well cared for and maintained, so many owners look for more than just the minimum of coverage. You can fully protect their investment from bow to stern. Most boat types are accepted, including personal watercraft.

Discounts help customers save

There is no limit on the number of discounts you can apply, and no cap on the total discount value:

- Advance quote
- Anti-theft device installation
- Association membership
- Customer loyalty (renewal)
- Homeownership (any carrier)
- Multiple policies with American Modern
- Multiple vehicles on a policy
- No driving violations
- Paperless policy
- Paying in full
- Preferred customer (claims free)
- Prior insurance (from other carrier)
- Safety course completion

The discount amount will vary based on the kind of coverage selected, but it should be easy to save 20 percent or more.

Most boat classifications are accepted

The boat product accepts vessels less than 27 feet in length and up to \$1M in value. Larger craft may be eligible for the yacht program.

- Bass/walleye
- Runabout
- Sail boat
- Performance
- Sport fisher
- Ski boat
- Pontoon
- Personal watercraft

Agreed value settlement eliminates depreciation

Before the policy activates, you as the agent, the owner, and our underwriters agree on the boat's value and insure it for that amount. In the event of a total loss, that agreed upon value is the payout amount. The deductible applies, but there is no depreciation and no one is surprised.

Ownership and drivers	<ul style="list-style-type: none"> Title may be held by an individual, trust, LLC or corporation.
Boat types accepted	<ul style="list-style-type: none"> Bass/walleye Sport fisher Runabout Ski boat Sail boat Pontoon Performance Personal watercraft <p><i>Yachts (27 feet and greater) are covered in a separate program.</i></p>
Coverage levels	<ul style="list-style-type: none"> Full coverage Liability only
Loss settlement	<ul style="list-style-type: none"> Agreed value / options for actual cash value or replacement cost
Included coverage	<ul style="list-style-type: none"> Liability, BI and PD Accidental spill pollution Under/uninsured boaters Watersports liability Emergency assistance and towing Fishing gear and personal effects Parts replacement for parts up to 10 years old Medical payments Wreck removal Pet protection
Optional coverage	<ul style="list-style-type: none"> Hull damage (includes ensuing loss, parts replacement for parts up to 10 years old, haul out, towing and emergency expense) Extended parts replacement for parts up to 15 or to 20 years old Bow to stern protection Genuine parts security Diminishing deductible Professional angler Boat lift Chartered fishing guide Port risk Rental reimbursement Tournament fee reimbursement Trailer physical damage Travel loss reimbursement
Discounts	<ul style="list-style-type: none"> Advance quote Anti-theft device installation Association membership Customer loyalty (renewal) Homeownership, any carrier Multiple policies with American Modern Multiple vehicles on a policy No driving violations Paperless policy Paying in full Preferred customer (claims free) Prior insurance (from other carrier) Safety course completion
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semi-Annual, billed or EFT Quarterly, billed or EFT Bi-Monthly, billed or EFT

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Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates, discounts vary, are determined by many factors, are subject to change.

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