

boat coverage



smooth

Sunny skies, warm breeze, sunscreen in hand—there's nothing better than a day on the open water.

**Boat insurance** isn't just about protecting the boat. It's about **protecting your way of life**. And if something happens, we'll get you back to boating season as soon as possible.



## Smooth Sailing

Whether you have a jet ski, sailboat, powerboat or fishing boat, ERIE can help make sure you, your boat and your passengers are covered.

With a boat policy from Erie Insurance,<sup>1</sup> you get:

- **Physical damage coverage**—covers physical loss or damage to the boat, equipment and accessories (up to \$500), and outboard motor(s) or boat trailer.<sup>2</sup>
- **Liability coverage**—provides liability protection for damages to someone else's boat, dock or other property.
- **Medical payments coverage**—provides bodily injury protection for you, your family and others.
- **Loss settlement**—offers replacement cost for loss of boat, outboard motor(s) and boat trailer.<sup>3</sup>

## Built-In Extras

Talk to your agent about the extras in your boat policy such as:

- Emergency towing up to \$250 per incident to the nearest marina if your boat is disabled (no deductible)<sup>2</sup>
- Up to \$500 coverage of personal effects on the boat, such as clothing or fishing equipment<sup>4</sup>
- Up to \$500 for fire extinguisher recharge or replacement (no deductible)<sup>5</sup>

## Additional Optional Extras

Ask your ERIE agent about optional extras like:

- **Uninsured boaters coverage**—this protects you in a hit-and-run boating accident.
- **Increased emergency service coverage**—options include an additional \$250, \$500 or \$750.
- **Increased personal effects coverage**—options include an additional \$500, \$1,500 or \$2,000.

## Discounts

If you've completed a navigational safety course, you could save money on ERIE's boat policy. Ask your agent for more information.

## Get on Board with ERIE

Since 1925, people have been choosing ERIE to protect their property because of our competitive pricing. But ERIE offers much more:

- Outstanding protection and service
- Flexibility to customize your coverage
- Top-notch, local claims service
- Financial stability
- Local agents

We may be on the FORTUNE 500® list, but we've never lost the human touch. That's why our friendly agents are nearby, ready to deliver service that's personal and fast.





If you ever hit a  
**bump in the water,**  
you'll get ERIE's  
local claims service.



# Get ERIE's protection and service. You and your boat deserve it.

Visit us online at [erieinsurance.com](http://erieinsurance.com) to:

- See how ERIE stacks up with Awards and Rankings.
- Find an agent.

<sup>1</sup>Coverage is subject to policy provisions. See individual policies for specific coverage details. Certain terms and limitations may apply. ERIE's Boat Protector policy is not available in Kentucky.

<sup>2</sup>Increased amounts can be purchased.

<sup>3</sup>Replacement cost is only paid if the actual repair or replacement is made (otherwise it's actual cash value until the repair or replacement is made). If the boat, outboard motor or boat trailer are newly acquired then the loss is subject to actual cash value or \$20,000, whichever is less.

<sup>4</sup>Up to \$500 in coverage if damaged by a covered peril. Additional coverage is available for purchase. Some personal effects are excluded. Excluded items include, but are not limited to, money, valuable papers, jewelry and credit cards.

<sup>5</sup>No deductible if the extinguisher is used in a covered fire.

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