

Do I need a separate insurance policy for my boat?

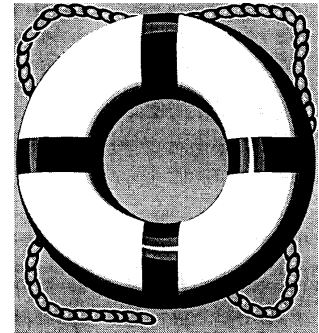
Is my boat covered under my homeowner's policy or do I need a separate policy?

Most homeowner's policies provide liability insurance for smaller motorboats with outboard motors of 25 horsepower or less and for sailboats under 26 feet long. There is typically \$1,000 coverage for damage to the boat for specified perils. However, theft and windstorm is 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 water craft, offering all-risk coverage for the boat's full value. A boat owner's 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 non standardized policies.

What should I be on the lookout for 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 (BAC) 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 State?

New York law prohibits the operation of a boat on state waters while one is impaired by drugs or alcohol or is intoxicated. Violators charged with boating while intoxicated face: up to a \$350-\$500 fine and/or 90 days in jail for the first offense; up to a \$500-\$1,500 fine and/or up to one year in jail for the second offense within 10 years; and up to a \$500-\$5,000 fine and/or imprisonment as provided by penal law for a Class E felony for the third offense within 10 years.

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 officially reported 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.



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