

First Choice for Boats

First Choice, our boat insurance program, accepts a wide range of boats and offers broad coverage, understandable policy language, easy electronic quoting... plus some special benefits that don't limit where and when your customers enjoy boating!

Features

A wide range of boats

Two types of policies

- Full coverage
- Liability-only

Medical payments

Standard physical damage coverage

Optional physical damage coverage

Important protection for partial losses

- Partial loss replacement cost on parts
- Extended partial loss coverage

Watersports liability is optional

Highlights

We accept many common recreational use boats, including:

- Powerboats
- Sport-fishers
- Mid-performance
- Bass Boats
- Sailboats
- Houseboats
- Trawlers
- Hovercraft
- Pontoons
- Ski Boats
- High-performance
- Airboats

Different customers have different coverage needs. So, we offer full coverage policies as well as a money-saving liability-only option.

Every policyholder receives \$1,000 medical payments coverage (including insureds and family members), with an option to increase the coverage limit to as much as \$25,000... Did we mention that your customer can do so at an extremely competitive rate?

- Agreed Value for boats new to 10 model years old
- Market Value for older boats.

- Total Loss Replacement for boats new to three years old
- Agreed Value for boats 11 or more years old
- Market Value (ACV) coverage for boats new to 10 years old

The majority of boat claims are for partial losses.

- Every policy provides partial loss replacement cost on parts, which replaces any part that breaks due to a covered loss, when that part is less than two years old.
- Customers can upgrade to extended parts replacement coverage. This coverage replaces parts which are up to 10 years old, should they break due to a covered loss.

Customers who water ski pay a small fee for watersports liability coverage. Those who don't save some money. It's one way we make it easy for you to tailor the policy specifically for your customer's needs.

Package endorsements

For an affordable price, your customer can add these important coverages to his policy with our Advantage, Advantage Plus, Yacht Plus and Professional Anglers endorsements:

- Emergency assistance and towing
- Uninsured watercraft
- Non-owned watercraft liability
- Personal effects

Each endorsement provides these coverages at varying limits, and

Our Yacht Plus endorsement also provides:

- Rental reimbursement
- Trip interruption coverage (meals, lodging and transportation)

Our Professional Anglers Endorsement also provides:

- Coverage for full-time professional anglers
- Tournament fee reimbursement protection

Diminishing deductibles

This option will reduce the original deductible by 25% for each loss-free year until it reaches zero. And, unlike other programs, your customers also continue to receive Loss-Free Renewal discounts as well.

Competitively-priced trailer and boat lift coverage

Let's not forget that trailers and boat lifts are subject to losses, too. This coverage is a great option when your customer wants to protect his trailer or lift from damage and theft.

Full coverage for tenders/dinghies

A common "accessory" for larger boats, this is an ideal coverage for many of your customers.

Discounts/Credits

- Ownership experience credit
- Diesel fuel
- Claim-free at renewal
- Transfer policies (in most states)

We offer many ways for your customers to save on their premium, which can make it easier for you to sell the policy.

First Choice covers your customers in the inland and coastal waters of the U.S., Canada, shared inland lakes between the U.S. and Mexico, and the Pacific Waters of Mexico (not South of Rio Santo Tomas) with no lay-up periods or state-to-state trailering restrictions. Both features are huge benefits to your customers, considering other carriers may limit where they boat and how! Offshore distances apply.

Not all coverages are available on all policies in all states. All coverages protect up to the policy limits.

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