



BOATOWNERS

Coverage & Endorsements

All of the coverages below are available on your Pekin Insurance® Boatowners Policy. Those coverages with a check mark next to them have been included in your proposal. Please refer to your proposal for coverage limits and pricing.

- Liability Coverage** (Bodily Injury & Property Damage Combined)—This coverage pays for liability arising out of the ownership, maintenance, and use of the boat, motor, or trailer.
- Medical Payments**—This coverage pays for the treatment of injuries to the driver and passengers of the boat.
- Physical Damage Coverage**—This coverage pays for damage to your boat, motor, trailer, and permanently attached equipment. In addition, coverage is provided for detachable equipment owned by the insured which is used in the maintenance or operation of the boat. A limited amount of coverage is also provided for personal property owned by an insured (and guests) while on the boat.
- Uninsured Boaters Coverage**—This coverage will reimburse you, a member of your family, or a designated driver for bodily injury caused by an accident with an uninsured boater.
- Miscellaneous Property – Increased Limits**—This option increases the coverage for property in your boat which is not permanently attached.
- Emergency Services – Expanded Coverage Endorsement**—This coverage pays for items such as delivery of fuel or oil, a replacement battery, or changing a boat trailer tire when necessary.
- Replacement Cost Coverage – Partial Losses Endorsement**—Should your boat suffer damage which is not a total loss, Pekin Insurance will settle the loss for full replacement value.

Disclaimer: This flyer is designed to give you a basic description of coverages available under your Boatowners Policy and does not include all of the exclusions, conditions, or limitations of the policy. Contact your Pekin Insurance agent for an explanation of the exact terms of the contract.