



Boatowners Insurance



You bought your boat to enjoy the freedom being on the water provides. Let us help you protect that freedom.

With a custom insurance policy designed by your independent agent, you can feel free to enjoy your time on the water knowing you're covered.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS



Boatowners Insurance

WHY AUTO-OWNERS?

- We offer more than just auto insurance - with our wide array of car, home, business, and life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

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Our Boatowners program is designed to cover the needs of many types of boat owners. Our all-risk policy provides broad protection while your boat is in or out of the water. Plus, you have the option to add coverage to your existing Auto-Owners home policy, or create a separate policy.

BOATOWNERS PLUS

This endorsement packages our most valuable, frequently-requested coverages for one low premium. It includes:

- Agreed value loss settlement - Auto-Owners will agree to a value of your boat upfront. Therefore, in the event of a total loss, we will compensate you based on the value stated in your policy versus actual cash value which takes into account depreciation. (Not offered for sails, canvases, canopies, batteries and tires.)
- \$150 per emergency for towing or other emergency services (increased coverage available.)
- \$250 for your personal property or personal property of a guest.
- Coverage for the cost of recovery or destruction of a sunken boat.
- An additional \$500 for boat related equipment including anchors, oars, fuel tanks, batteries.

WATERCRAFT LIABILITY AND MEDICAL PAYMENTS

Owning and operating a boat opens you up to additional liability concerns. Boatowners coverage from Auto-Owners will cover you for legal damages due to bodily injury or property damage resulting from the ownership, maintenance or use of your boat. If a claim is made or lawsuit is brought against you for liability related to your boat ownership, we will defend you.