

## Services

### Boat and Yacht Insurance Services

At Mariners General Insurance Group we specialize in boat and yacht insurance. We offer insurance programs for most types of power and sailing vessels, and will customize policies to fit your individual needs. Policies are usually written on an All-Risk basis covering both Physical Damage (hull) and liability risks of the owner. Most policies also include important Optional Coverage such as passenger liability, equipment, trailers and waterskiing liability. Boat trailers, personal effects, medical payments and uninsured boaters insurance are important options offered.

Premium is based on size of boat, horsepower, navigational range, and experience of operator. Boats older than 25 years are generally written under our separate "Seasoned Yacht" boat programs and most insurers will require a survey for boats and yachts over 10 years old. Some carriers surcharge Florida and Gulf coast navigation up to 30% due to the Catastrophic loss nature of the area. However, discounts are offered by most insurers for safety and anti-theft devices.

Some points to consider prior to purchasing insurance include:

- Is Hull and Equipment coverage based on an Agreed Value?
- Are Sails, Outboards and Accessories depreciated at time of loss?
- Are replacement costs used on partial losses?
- What limit is there on land transportation?
- Is Wreck Removal included in the Liability Coverage?
- Is there any Pollution Coverage?
- Does my policy carry a Named Storm Deductible?
- What is my Navigation Warranty?
- Is my dinghy scheduled?
- What is my lay-up warranty?
- Are Paid Crew covered?
- What is my Private Pleasure use Warranty?