



ACE Recreational Marine Insurance

A Part of ACE Private Risk Services

Small Boat Insurance Programs

Tailored coverage for vessels less than 27' in length

The ACE Boatsman® Policy and its many special endorsements are designed exclusively for all types of smaller pleasure boats, with the highest level of tailored protection offered at competitive rates. As one of the nation's leading marine insurance providers, the specialists at ACE Recreational Marine Insurance® understand the need for customized service and coverages, and how best to provide the features to protect both boat owners and their vessels.

Customized Coverages and Options

At ACE, we know that each boat and boat owner is unique and we have the capability to customize policies with a multitude of optional coverages and policy types. In addition, the ACE Boatsman Policy automatically provides among the most liberal navigational limits available, with coverage while on land, inland waters, or in the coastwise waters of the Continental United States, Alaska, Hawaii or Canada. Our Boatsman Policy also provides medical payments benefits on a *per person basis*, rather than per occurrence, which is an important distinction.

ACE Boatsman® Programs and Endorsements

Boatsman® Policy – Comprehensive, all-risk and agreed value protection for a wide range of boats, less than 27' in length

Boatsman® Policy with Actual Cash Value Endorsement – A more affordable policy that provides actual cash value coverage for the hull for a discounted premium, along with other benefits

Boatsman® Endorsements – Our valuable policy endorsements enable you to serve your clients with the highest degree of tailored small boat coverage.

Niche Markets Served by ACE

ACE Recreational Marine Insurance offers a variety of programs with the flexible options needed by experienced owners of specialized small boats, including:

Bass Boats – We can generally accommodate these vessels used in tournaments and in fresh water and/or brackish water.

Pontoon Boats – Coverage is available for these boats, less than 10 years old and used in inland waters.

Older Boats – We offer options for small boats 20 years and older, and a special program for classic and vintage power and sail boats.

Personal Watercraft – Please see side two of this sheet for details.

We invite you to contact your local ACE Yacht Office or Regional Agency Manager to learn more about our full range of small boat insurance products and services, or please visit us at www.acemarineinsurance.com.

Coverage features of the ACE Boatsman® Programs are continued on the other side, along with information about our Personal Watercraft Program.



insured.™

recreational.marine@
acegroup.com

acemarineinsurance.com



Please scan with your smartphone to learn more about ACE's Small Boat programs.



Small Boat Insurance Programs

Small Boat Policy Coverage Summary

- **Agreed Value Coverage on Total Losses** – We pay the entire agreed amount, with no deductible, for a total loss in the Boatsman® Policy.
- **Replacement Cost Loss Settlement on Partial Losses** – Repair or replacement of covered property is paid for without deduction for depreciation on most partial losses with the Boatsman® Policy.
- **Actual Cash Value Endorsement** – Provides a cost-savings to your client by covering the insured boat up to its current market value in the event of a total loss, with consideration given to depreciation and condition of the vessel at the time of loss. With this endorsement, payments made for Partial Loss Settlement are reduced by depreciation of damaged items, and the policy deductible will be applied.
- **Liability Protection** – Limits of coverage to suit your clients' personal needs, including: legal defense costs, pollution and contamination coverage, and wreck removal.
- **Medical Payments** – Reasonable medical and related expenses are included for all those onboard, boarding or leaving the covered vessel. These benefits are provided on a *per person basis*, rather than per occurrence. Optional and customized limits are available.
- **Uninsured Boater Coverage** – Pays for bodily injury to persons aboard the insured watercraft who are injured by an uninsured owner or operator of another vessel.
- **Longshore and Harbor Workers' Compensation Act (LHWCA)** – When liability coverage is purchased, coverage is automatically provided for those employed aboard the vessel who are within the jurisdiction of the LHWCA.
- **Personal Property & Fishing Equipment Coverage** – Protection is automatically included for the clothing, personal effects and fishing gear of the boat owner and guests. Optional higher limits are available.
- **Towing & Assistance** – We automatically include this coverage, with optional limits available.

Personal Watercraft

ACE also offers comprehensive and affordable coverage for Personal Watercraft (PWC) of various model types, length, speed and passenger capabilities. Our coverage includes Property, Liability, Medical Payments, Uninsured Boater and Towing & Assistance benefits, with optional trailer coverage available as well. Please contact your Regional Agency Manager or Regional Underwriting Manager to learn more about the ACE Personal Watercraft Policy.

Personal Watercraft Coverage Summary

- **Property** – Protects an owner's investment in their PWC with various deductible options.
- **Liability Protection** – Limits of \$25,000, \$50,000, \$100,000, \$300,000 and \$500,000 are available.
- **Medical Payments** – Reasonable medical and related expenses are included, with coverage options of \$1,000, \$2,500, \$5,000 or \$10,000.
- **Personal Property** – Coverage is included for \$500 at no additional charge.
- **Uninsured Boater Coverage** – Pays for bodily injury to PWC rider(s) who are injured by an uninsured owner or operator of another vessel. Coverage amount is the same as the Liability limit.
- **Trailer Coverage** – Automatically included is coverage for the PWC trailer.
- **Towing & Assistance** – \$150 of coverage is provided, at no extra charge.

We invite you to contact your local ACE Yacht Office or Regional Agency Manager to learn more about our full range of small boat insurance products and services, or please visit us at www.acemarineinsurance.com.

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This summary of available coverages is intended as general information and is not intended to amend, alter or modify the actual terms or conditions contained in any policy of insurance or its declarations. Exclusions and limitations may apply to some losses. Coverage may not be available in all states. Coverage is governed solely by the terms and conditions of the policy itself. Insurance buyers should consult their agent, broker or other insurance professional if they have questions about their insurance needs.



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recreational.marine@
acegroup.com

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