



Boat

Write excellent coverage for most vessels less than 27 feet in length

Boaters are passionate about their hobby, whether they are on board every weekend, or just the summer holidays. Their boat is likely well cared for and maintained. You can fully protect their investment from bow to stern and even customize their protection to meet their needs. Most boat types are accepted, including personal watercraft.

Discounts help customers save

There is no limit on the number of discounts you can apply and no cap on the total discount value:

- Anti-theft device installation
- Association membership
- Customer loyalty (renewal)
- Homeownership (any carrier)
- Two or more different policies with American Modern
- Multiple vehicles on a policy
- No driving violations
- Paperless policy
- Paying in full
- Preferred customer (claims free)
- Prior insurance (from other carrier)
- Safety course completion

The discount amount will vary based on the kind of coverage selected; could save 20% or more.

Most boat classifications are accepted

The boat product accepts vessels less than 27 feet in length and up to \$300,000 in value. Larger craft may be eligible for the yacht program.

- Bass/walleye
- Runabout
- Sailboat
- Performance
- Sport fisher
- Ski boat
- Pontoon
- Personal watercraft

Agreed value settlement eliminates depreciation

Before the policy activates, you as the agent, the owner, and our underwriters agree on the boat's value and insure it for that amount. In the event of a total loss, that agreed-upon value is the payout amount. The deductible applies, but there is no depreciation, and no one is surprised.

Ownership and drivers	<ul style="list-style-type: none"> Title may be held by an individual, trust, LLC or corporation. 		
Boat types accepted	<ul style="list-style-type: none"> Bass/walleye Sport fisher Runabout Ski boat Sailboat Pontoon Performance Personal watercraft Cabin cruiser <p><i>The Boat program covers vessels up to 27 feet. Vessels 27 feet and greater may be eligible for coverage in the Yacht program.</i></p>		
Coverage levels	<ul style="list-style-type: none"> Full coverage (includes physical damage coverage for the hull plus liability) Liability only 		
Loss settlement	<ul style="list-style-type: none"> Agreed value Actual cash value Replacement cost 		
Included coverage	<ul style="list-style-type: none"> Liability, BI and PD (limits up to \$1M) Accidental spill pollution Under/uninsured boaters Watersports liability on eligible watercraft Emergency assistance and towing Fishing gear and personal effects Parts replacement for parts up to 10 years old Medical payments Wreck removal Pet protection 		
Optional coverage	<ul style="list-style-type: none"> Hull damage (includes ensuing loss, parts replacement for parts up to 10 years old, haul out, towing and emergency expense) Extended parts replacement for parts up to 15 or to 20 years old Bow-to-stern protection Genuine parts security Diminishing deductible Professional angler Boat lift Chartered fishing guide Port risk Rental reimbursement Tournament fee reimbursement Trailer physical damage Travel loss reimbursement 		
Discounts	<ul style="list-style-type: none"> Anti-theft device installation Association membership Customer loyalty (renewal) Homeownership, any carrier Two or more different policies with American Modern Multiple vehicles on a policy No driving violations Paperless policy Paying in full Preferred customer (claims free) Prior insurance (from other carrier) Safety course completion 		
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semiannual, billed or EFT Quarterly, billed or EFT Bimonthly, billed or EFT 		

Quote today in AMsuite®

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to: American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No. 2222-8) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

American Modern Insurance Group, American Modern, AMsuite, and Homeowners FLEX are registered trademarks of American Modern Insurance Group, Inc.

© 2024 American Modern Insurance Group, Inc. All rights reserved.

24016-BT-Sellsheet-032024