

We cover that!

Boat and Yacht eligibility at a glance through AMsuite®



Boat and Yacht types and classifications

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, so many owners look for more than just minimum coverage. You can protect their investment from bow to stern. Our Boat product accepts watercraft less than 27 feet in length. Vessels up to 64 feet in length (houseboats can be longer) may be eligible for the Yacht program.

Air boat/fan boat



With a float-bottomed hull, and powered by a powerful engine with a caged propeller, an air boat is often used for fishing in places like the Everglades.

Antique



Antiques come in many types, but were built in between the 1920s and 1940s. It might have a wooden hull which may be acceptable with underwriting review.

Bass or walleye boat



A bass boat, or the larger walleye boat, has a shallower draft, one or more outboard engines, no cabin, and a deck suitable for 2 to 4 fishermen.

Cabin cruiser



With well-equipped cabins for passengers and crew, it is suited for multiple days of comfortable boating. Lengths vary so it could be placed in either program.

House boat



Although equipped with a motor and the ability to navigate, house boats are often stationary. The Yacht program accepts house boats up to 100 ft.

Performance



Designed purely for speed and maneuverability, this class of boat or yachts has a distinctive profile that shouts "hold on tight." We have a 700hp per engine limit.

Personal watercraft



Often recognized by their brand name, these stand-up or sit-down units are pure fun.* Don't forget that trailer coverage can be added to the policy.

Pontoon



Basically a patio on floating tubes, pontoons are very stable and ideal for cruising, fishing, or just socializing. Despite the appearance, they have a modest speed.

Runabout



Also known as a cuddy, these multi-purpose boats are often entry-level vessels that have an outboard motor, open seating, and no cabin. Towing is easy.

Sailboat



With a mast and narrow hull, sailboats are mostly wind-propelled, but may have a small engine. Larger craft with a cabin can be placed in the Yacht program.

Ski boat



A ski boat's powerful acceleration make it the perfect choice for wakeboarding, tubing, and skiing. There is generally room for six or so passengers.

Sport fishing



Designed with a cockpit for driving, and deck-mounted chairs and rod holder, sport fishers are can be used for day trips on either deep lakes or off-shore.

Trawler



Trawlers are a cross between the faster sport fisher and a cabin cruiser. Their range and maneuverability, and full cabin, are great for longer trips.

Yacht



Intended for pleasure use, the vessel should be between 27 and 64 ft in length (houseboats can be up to 100ft), and valued up to \$1M. Extended navigation can be added.

Quote today on AMsuite®



*Depending on the vessel and boating experience of the owner, documentation will need to be submitted and approved by Underwriting before coverage can be bound.

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