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You're in good hands.

Auto  
Home  
Life  
Retirement

## Boat Insurance *made simple*



### What's inside:

- How to read an Allstate Boatowners Policy Declarations
- Understanding boatowners insurance
  - Coverages*
  - Deductibles*
  - Coverage limits*
- What to do in case of an accident

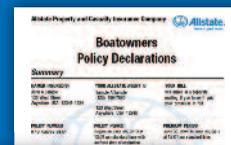
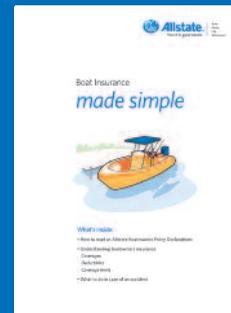
# Knowledge is power.

We created this guide to help you feel more knowledgeable and confident about boatowners insurance.

If you're an Allstate customer, you can read this guide along with your Boatowners Policy Declarations and the Allstate Boatowners Insurance Policy. Then, if you have any questions, please contact us.

If you're not an Allstate customer, this guide can help you better understand boatowners insurance. If you have any questions, call your local Allstate Agent.

You can also download this guide at [allstate.com/BoatMadeSimple](http://allstate.com/BoatMadeSimple)



# Allstate offers a range of products to help you protect your lifestyle.

We take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

## Power Sports Insurance

- Boat
- Personal watercraft
- Motorcycle
- Snowmobile
- Motor home
- ATV
- Golf cart
- There's more — call us!

## Home Insurance

- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

## Auto Insurance

- Your Choice Auto®  
*Featuring: Accident Forgiveness,  
Safe Driving Bonus® Check,  
Deductible Rewards® and  
New Car Replacement*
- Standard auto

## Business Insurance

- Business auto and fleet
- Property and liability
- Specialty insurance programs
- Supplemental insurance for the workplace

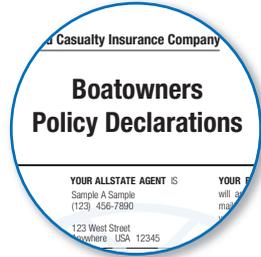
## Financial Protection

- Life insurance
- Education funds
- Retirement
- Banking and Savings

## Other Protection Options

- Personal Umbrella Policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good Hands<sup>SM</sup> Roadside Assistance

Call your local Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.



# How to read your Boatowners Policy Declarations.

When you purchase Allstate® Boatowners Insurance, you'll receive a Policy Declarations. This document "declares" the choices you've made for the policy you bought, including:

- Coverages
- Deductibles
- Coverage limits

You'll receive a new Allstate Boatowners Policy Declarations every renewal period, which is typically one year.

The following page is an example of an Allstate Boatowners Policy Declarations and shows you where to find some of the important information. It's always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.

**Policy period.** When you pay your premium by the due date, your policy automatically continues for the time period shown, usually 12 months.

**Boat(s) covered.** This shows the boat(s) listed on this insurance policy.

**Coverages.** If you have more than one boat, the coverages will be listed on separate pages for each boat.  
*For more about coverages, see pages 4-10 of this guide.*

**Discounts.** Any discounts you may have received are listed here.

**Total premium.** Each boat you insure has its own premium amount. This total is for all the listed boats for the policy period.

**Coverage limits.** This shows the maximum limit Allstate will pay for each covered accident\*, for each type of coverage.  
*For more about limits, see page 12 of this guide.*

**Deductibles.** This shows how much you will pay out of pocket for damage to your boat for each covered accident.\*  
*For more about deductibles, see page 11 of this guide.*

**Allstate Property and Casualty Insurance Company** **Boatowners Policy Declarations**

**Summary**

<b>NAMED INSURED(S)</b> John A Sample 123 West Street Anywhere USA 12345-1234	<b>YOUR ALLSTATE AGENT IS</b> Sample A Sample (123) 456-7890 123 West Street Anywhere USA 12345	<b>YOUR BILL</b> will arrive in a separate mailing. If you haven't paid your premium in full.
<b>POLICY NUMBER</b> 9 16 456789 01/01	<b>POLICY PERIOD</b> Begins on June 30, 2010 at 12:01 am standard time with no fixed date of expiration	<b>PREMIUM PERIOD</b> June 30, 2010 to June 30, 2011 at 12:01 am standard time
<b>YEAR MANUFACTURER</b> 1. 04 RINKERBOAT BOAT EQUIPMENT 04 MCCL TRAILER	<b>SERIAL NUMBER</b> RNK76418E404 4LYBA222X4H000236	<b>LIENHOLDER</b> None

**Total Premium**

Premium for 04 RINKERBOAT	\$384.38
Premium for Optional Coverages	\$267.00
<b>TOTAL</b>	<b>\$651.38</b>

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**Allstate Property and Casualty Insurance Company** **Boatowners Policy Declarations**

Policy Number : 9 16 058120 01/01  
Policy Effective Date: Jun. 30, 2010  
Your Agent : Sample A Sample  
123 West Street, Anywhere, USA 12345-1234

**COVERAGE FOR ITEM #1**  
**2004 RINKERBOAT**  
**YOUR COVERAGES AND LIMITS OF LIABILITY**

COVERAGE	LIMITS	DEDUCTIBLE	PREMIUM
<b>YOUR PROPERTY</b>	Actual Cash Value up to:		
• Boat	\$20,000		\$254.75
• Boat equipment	\$2,000		Included
		\$1,000 each occurrence	
Collision	Actual Cash Value	\$100 each occurrence	\$21.41
Included Boat Trailer			
Comprehensive	\$3,000	\$100 each occurrence	\$67.00
Included Boat Trailer			
Watercraft Liability	\$500,000	Not Applicable	\$41.22
<b>Total Premium for 04 RINKERBOAT</b>			<b>\$384.38</b>

Repair Cost Option applies to partial losses to your property

**DISCOUNTS** Your premium reflects the following discounts on applicable coverage(s):  
Boating Education Discount applied Multi-Policy Discount applied  
Easy Pay Discount applied Early Signing Discount applied  
Full Pay Discount applied

**RATING INFORMATION**  
The watercraft is docked or stored for the greatest number of days (whether consecutive or not) during the policy period in zip code 77479

Sample of an Allstate Boatowners Policy Declarations

\* What does "covered accident" mean?  
It's an insurance term that means an accident that falls within the bounds of the policy. Throughout the rest of this guide, when we refer to an accident, we assume it is a covered accident.

# About coverages.

Boatowners insurance helps protect you and your family. This section of the guide summarizes common coverages. If you're an Allstate customer, you can check the coverages you have purchased by looking at your Policy Declarations under "Coverage."

## Boatowners Liability Insurance can help protect your assets.

If you're at fault in an accident, you could be held legally responsible for injury or damage caused by the accident.



**Watercraft Liability** helps protect you from paying medical costs, loss of income and funeral expenses of other people involved in an accident.

It also helps protect you from paying for repair or replacement of another operator's boat or property.

### Who's covered under an Allstate Boatowners Policy?

- You, the policy owner
- Any resident in your home
- Anyone you give permission to use your watercraft (for Watercraft Liability and Watercraft Medical Payments coverage only)

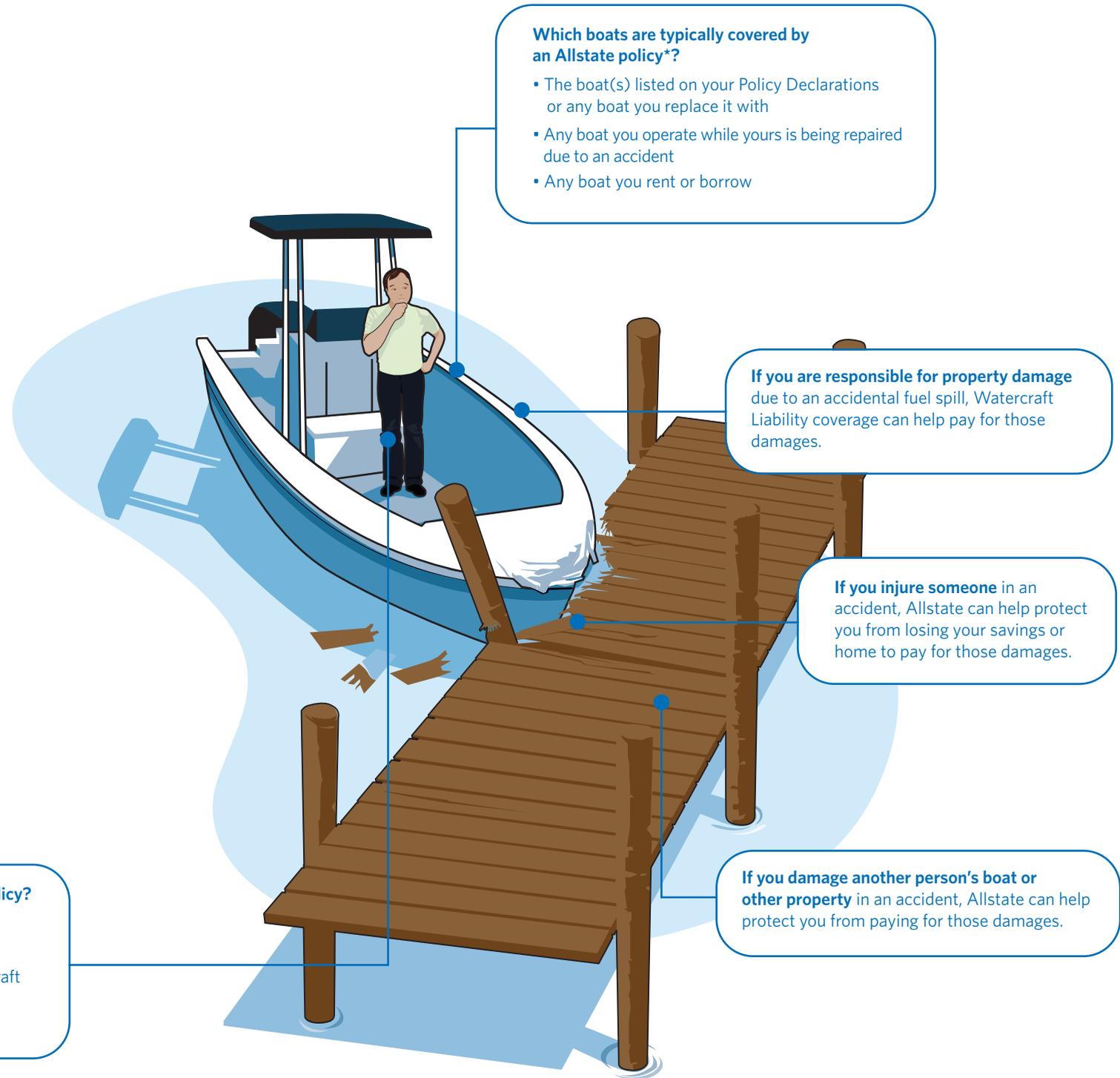
### Which boats are typically covered by an Allstate policy\*?

- The boat(s) listed on your Policy Declarations or any boat you replace it with
- Any boat you operate while yours is being repaired due to an accident
- Any boat you rent or borrow

**If you are responsible for property damage** due to an accidental fuel spill, Watercraft Liability coverage can help pay for those damages.

**If you injure someone** in an accident, Allstate can help protect you from losing your savings or home to pay for those damages.

**If you damage another person's boat or other property** in an accident, Allstate can help protect you from paying for those damages.



\* Insurance coverage is subject to the policy terms, conditions and availability.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.

## There's a coverage available to protect you from boat operators with no insurance.

There are a lot of boat operators out there who may not have insurance. What if one of them damages your watercraft? Uninsured Watercraft Coverage can help.



**Uninsured Watercraft Coverage** helps pay for injuries you, your family or anyone on your boat sustain due to an accident with an uninsured boater.



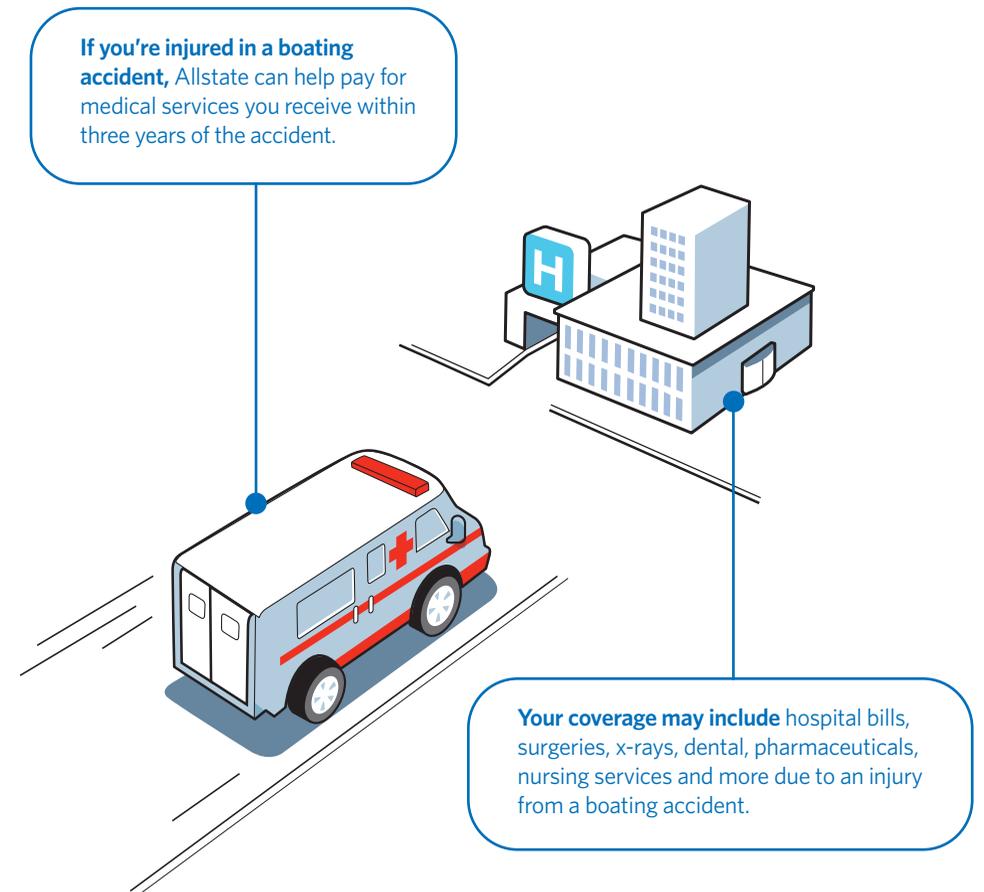
**If you are hurt** in a boating accident by a boat operator with little or no insurance, and you have Uninsured Watercraft Coverage, Allstate will help pay for medical expenses.

## There's a coverage that can also help pay for your injuries from an accident.

If you're in an accident, whether it's your fault or someone else's, paying for medical care can be a concern. That's where Watercraft Medical Payments Coverage comes in.



**Watercraft Medical Payments Coverage** can help pay for some of your medical costs or funeral expenses if you or anyone on your boat is injured in an accident.



**If you're injured in a boating accident**, Allstate can help pay for medical services you receive within three years of the accident.

**Your coverage may include** hospital bills, surgeries, x-rays, dental, pharmaceuticals, nursing services and more due to an injury from a boating accident.

## What about damage to your boat?

If you wreck your boat, your boatowners insurance can help to repair or replace it so you can get back to boating again quickly.

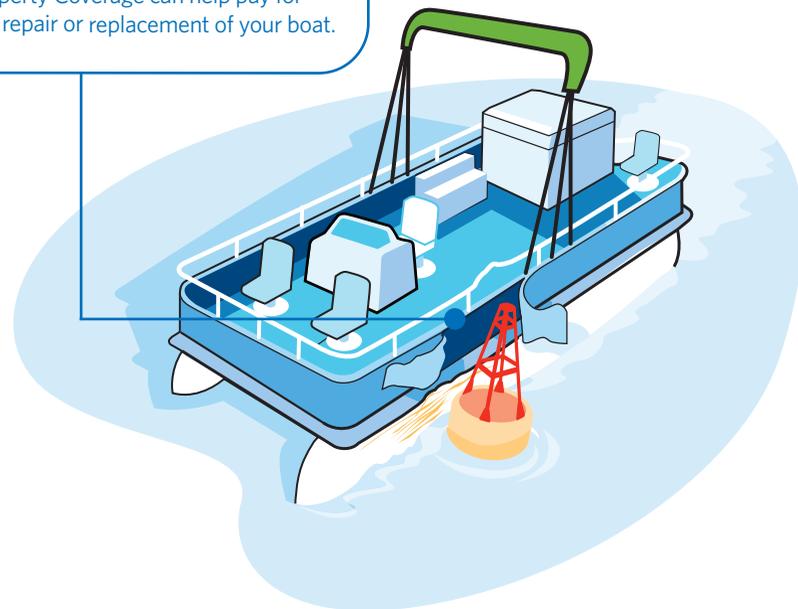


**Your Property Coverage\*** helps pay for damage to your boat if you're involved in an accident with another boat or something else, such as a pier, buoy, dock or debris, or if someone hits your docked boat.

It also typically pays for damage or loss to your boat caused by something other than a collision, such as theft, fire, vandalism, windstorm or hitting an animal.

For this coverage, you may be responsible for the deductible amount you've selected. (See page 11 for more about deductibles.)

If your boat is in an accident, Your Property Coverage can help pay for the repair or replacement of your boat.



## There are other coverages you can buy to protect your boat.

Allstate offers other coverages for additional protection for you and your boat. If you have selected these coverages, they will appear under "Coverage" on your Allstate Policy Declarations.



**Personal Effects Coverage** helps cover your personal belongings, including fishing equipment.



**Emergency Services Coverage** repays up to \$100 for the reasonable cost of towing, mechanical labor at the place of breakdown, and delivery of fuel, oil or battery.



**Additional Boat Equipment Coverage** provides coverage for your boat accessories such as anchors, life jackets and navigation gear, up to policy limits.



**Boat Trailer Coverage** covers damages associated with your boat trailer, up to policy limits.



**Repair Cost Endorsement Coverage** provides coverage for your boat, motor, boat equipment or trailer, up to policy limits.



\*Coverage is subject to the policy terms, conditions and availability.

## Allstate boatowners coverages at a glance.

The chart below summarizes key boatowners insurance coverages.

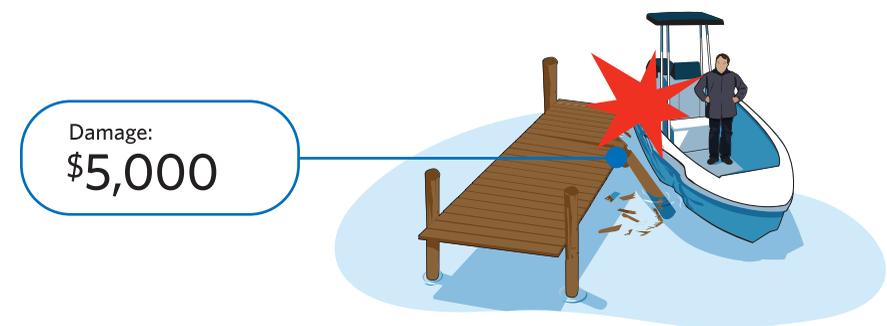
Type/Name of Coverage	Required or Optional	Most Common Add-Ons	Deductible May Apply
 Watercraft Liability	Optional	Yes	
 Your Property	Optional	Yes	Yes
 Watercraft Medical Payments	Optional	Yes	
 Uninsured Watercraft	Optional		
 Personal Effects	Optional		
 Emergency Services	Optional		
 Additional Boat Equipment	Optional		
 Boat Trailer	Optional	Yes	Yes
 Repair Cost Endorsement	Optional		

Your Allstate Policy Declarations shows the coverages you've chosen, along with deductibles and limits — which is the maximum amount Allstate will pay. (See page 12 for more about limits.)

## About deductibles.

A deductible is the amount of money you agree to pay to help repair or replace your boat if you have a claim covered by your policy.

**Example:** A boat operator damages his watercraft in an accident and it will cost \$5,000 to repair.



Boat operator has \$500 deductible

Boat operator pays:

\$500

Insurance pays:

\$4,500

Choosing a higher deductible means you might pay less for your insurance premium now, but you should be prepared to pay more out of your own pocket later if you have an accident.

## About coverage limits.

Each coverage has a limit. If you have an accident claim covered by your Allstate policy, Allstate agrees to pay for damages up to that coverage's limit.

**Example:** A boat operator causes an accident in which someone is injured. The case goes to trial and there is a verdict of \$57,000 to compensate the injured person.



### SCENARIO 1

Boat operator has **\$50,000** per person **limit** for Liability

Insurance pays:	Boat operator pays:
<b>\$50,000</b>	<b>\$7,000</b>

### SCENARIO 2

Boat operator has **\$100,000** per person **limit** for Liability

Insurance pays:	Boat operator pays:
<b>\$57,000</b>	<b>\$0</b>

Choosing a higher limit means you might pay more for your insurance premium now, but it could help protect you from having to pay other people's damages later.

Questions? Want to make changes to your coverage? Call your local Allstate Agent or 1-800-ALLSTATE.

## Frequently asked questions.

**Q: Why would I purchase insurance when I do not believe my boat is worth enough to warrant coverage?**

**A:** The real financial risk of owning a boat isn't just in the value of the boat, but the liability that comes with it. Boat insurance helps protect you from having to pay medical costs of other people or paying for the damage to someone else's boat, dock or marina.

**Q: Can I save money on my policy by taking an education course?**

**A:** Yes! If you participate in a qualifying boating education course, you can help lower your premium with a discount.

**Q: I thought my home insurance policy covers my boat, so why would I purchase a boat insurance policy?**

**A:** In many cases your home insurance policy will provide minimal to no coverage for your boat or personal watercraft. Please refer to your home insurance policy to determine if there are limitations by size/type of boat or if only physical damage coverage is provided while the boat is located on your property.

**Q: Is there any coverage I can buy to protect against uninsured boat owners?**

**A:** Yes! Uninsured Watercraft Coverage will provide you coverage for medical payments, lost wages, and pain and suffering caused by another boatowner who is liable for the accident and does not have a boat insurance policy. With around 40% of boatowners choosing not to purchase boat insurance, that is very valuable coverage to include in your policy.

**Q: Can I save money if I cancel my policy while my boat is being stored for the season?**

**A:** If you store your boat, it's always a good idea to maintain coverage. Though minimal savings could be seen, there is still opportunity for damage to occur to your boat in storage. Because of risk of theft or fire, we recommend keeping coverage on your boat during the winter.

## FAQs: What if there's an accident?

**Q: The accident wasn't my fault. Shouldn't the other boat operator pay my deductible?**

**A:** If the claim investigation reveals that there's a chance to recover damages from the person responsible for the accident, Allstate will try to recover the damages, including your share of the deductible.

**Q: Is there coverage to have my wrecked boat removed from the water or to have my boat towed to a repair facility?**

**A:** Yes! Allstate will help cover the cost for wreck removal and towing of your boat up to the limits in your boat insurance policy.

**Q: How long will it take to get my boat returned?**

**A:** Every claim is unique, and there are a lot of different things that could affect how long it takes to resolve your claim. At Allstate, our claim teams are made up of experienced professionals who will always do their best to get your claim resolved efficiently. You can help your claim go smoothly by providing Allstate with all the information you can about the incident.

Tear this page out and keep it in a safe place in your boat.



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Home  
Life  
Retirement

## What to do in case of an accident.

- 1. Stay calm.** Determine the extent of injuries or damage. If needed, obtain medical assistance.
- 2. Call the police to file an accident report.** Don't leave the accident scene unless your physical safety is at risk.
- 3. Limit discussion of the accident.** Talk only with the police and your Allstate Agent or an Allstate claim representative. Don't admit fault at the scene or at any time.
- 4. Get the facts and essential details at the scene.** Use the space below to help gather information.
- 5. Report even a minor accident to us immediately.** Allstate is available 24/7/365. Call your Allstate Agent, 1-800-ALLSTATE (1-800-255-7828), file a claim using the Allstate<sup>®</sup> Mobile app or visit [allstate.com](http://allstate.com) and select Claims.
- 6. Check the status of your claim.** To check your claim's status, contact your Allstate Agent, use the Allstate Mobile app or log on to your account at [allstate.com](http://allstate.com). For more information about claims, go to [allstate.com/claims](http://allstate.com/claims).

### Accident Information

---

Date and time

---

Location

---

Name of other boat operator

---

Phone (home/mobile/work)

---

Address

---

City, State, Zip

---

Boat make/model

---

Hull identification number

---

Insurance company

---

Policy number

---

Name of witness

---

Phone number of witness

---

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## Are you in Good Hands®?

For more than 75 years, Allstate has been there when people need us most.

We have innovative insurance for your life's needs, financial solutions to help you save and dedicated representatives to help you sort it all out. We also have a long history as a leader in helping to make our roads and highways safer.

With Allstate, you can feel better protected and more in control of your future than ever before.

- Call, visit or e-mail your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Visit [allstate.com](http://allstate.com)

*Please note that this brochure is only a summary of boatowners insurance, written to illustrate in general terms how boatowners insurance works. The Allstate Boatowners Insurance Policy is the legal contract that contains the terms and limitations of your Allstate policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your Allstate policy.*

*Allstate Your Choice Auto® Accident Forgiveness, Deductible Rewards®, Safe Driving Bonus® Check and New Car Replacement are optional and subject to terms and conditions. NOT AVAILABLE IN EVERY STATE. Patent pending. Deductible Rewards apply to collision coverage. In NY and PA, deductible amount will not go below \$100. Safe Driving Bonus Check is not available in every state and may not be available for renewal customers until next policy period. Amounts less than \$5 will be applied to renewal bill. Safe Driving Bonus is optional and subject to terms and conditions. Policy issuance is subject to qualifications.*



Certain property and casualty insurance offered through Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company; Northbrook, IL; Allstate County Mutual Insurance Company; Irving, TX; Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company; Bridgewater, NJ. Life Insurance and annuities offered through Allstate Life Insurance Company and in NY, Allstate Life Insurance Company of New York. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit [allstate.com](http://allstate.com) for complete information on other products and services.