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 boat owners 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 boat owners insurance. If you have any questions, call your local Allstate Agent.

You can also download this guide at 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® 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.
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.

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

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 (Watercraft Liability and Watercraft Medical Payments coverage only)

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

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

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

*Insurance coverage is subject to the policy terms, conditions and availability.
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 or anyone on your boat is injured in an accident, your coverage may include:

- Hospital bills
- Surgeries
- X-rays
- Dental
- Pharmaceuticals
- Nursing services
- More due to an injury from a boating accident.

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

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.

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

*Coverage is subject to the policy terms, conditions and availability.*
### Allstate boatowners coverages at a glance.

The chart below summarizes key boatowners insurance coverages.

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

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.

```
Savings
$5,000

Boat operator has $500 deductible

Insurance pays:
$4,500
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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.

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: 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.

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.

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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.

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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® Mobile app or visit 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. For more information about claims, go to 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**

To print out additional copies of this page, go to allstate.com/BoatMadeSimple.
Please note that this brochure is only a summary of boat owners insurance, written to illustrate in general terms how boat owners 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.

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