

Personal Watercraft Policy

Peace of mind for any captain

With Cincinnati's Personal Watercraft Policy, you can rest assured that you have superior insurance coverage as your friends and family enjoy boating. Not only will you receive coverage for your boat, motors and trailers, but your policy also protects against personal liability losses for bodily injury or property damage to others arising from the use of your watercraft.

When you purchase watercraft coverage with your other Cincinnati policies, you enjoy the convenience of having one insurer and one agent. You also reduce potential gaps in coverage and may receive a premium discount.

Benefits for any boat

As a Cincinnati watercraft policyholder, you can enjoy your recreation with confidence because you receive certain benefits, no matter what size boat you own. Benefits such as necessary medical expenses, up to the amount of insurance on your boat, for anyone injured in an accident, other than you or your family.

You have protection for cleanup and containment of oil and gas spills for which you are legally liable and for racing your sailboat. You also have freedom to choose your boating destination knowing that if your watercraft is smaller than 30 feet, it is covered anywhere in the United States and Canada, while on a trailer. For larger boats, coverage applies up to 500 miles from your home.

Coverage to fit your needs

We believe in individual relationships and providing the right coverage for each policyholder. Your coverage is tailored to meet your needs.

For class I boats, including runabouts, cuddy cabins, personal watercraft and small sailboats:

- Equipment required on board to operate the boat is automatically covered up to \$500. Optional higher limits are available.
- You can boat carefree anywhere within the continental United States and Canada. You're covered.

For class II boats, including cruisers, houseboats, yachts and large sailboats:

- Loss or damage to personal property (not including money, travelers checks or jewelry) on the boat is covered up to \$2,500.
- Furniture and equipment needed for the use of your boat is covered up to the full amount of insurance provided.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. Please contact your agent to determine coverage availability in your state.



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- When a covered total loss occurs to your boat, we will settle the loss for the full amount of insurance purchased and shown on the policy. Covered partial losses will be settled based on the cost to replace damaged property without deduction for depreciation.
- You may insure auxiliary watercraft on the same policy at an additional premium.

Chart your own course

You can increase your limit of towing coverage or guard against uninsured boaters with two optional coverages. Towing and emergency assistance coverage provides higher amounts of insurance than the \$500 automatically included in the policy. And uninsured boater coverage protects you against injury caused by an uninsured boat operator. Add towing and emergency assistance coverage, uninsured boater coverage or both to your watercraft policy to increase your security.

Our strength means that you can rest easy

It's easy to relax and enjoy free time on your watercraft when you know that Cincinnati will be here to take care of you and your family. Our strong financial standing has earned the highest rating, A++, from a leading industry analyst, A.M. Best Co. And our commitment to local claims service means that you will receive fast, superior performance from a member of your own community.

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