

**We make purchasing boat insurance a very simple process for you...**



**When you're out on the waterways, there's always a chance that something might go wrong. We hope it doesn't, but the most important thing you can do is make sure you're covered if it does. Here are a few of the areas of protection you will want to consider when calling us for your boat insurance quote.**

#### **Medical Payments Coverage**

Medical coverage typically helps take care of eligible medical expenses as defined in your policy. The limit you choose for this coverage will decide how much coverage you will have.

#### **Physical Damage Coverage**

When something goes wrong, good boat insurance coverage can mean all the difference in the world. It can be the difference between sinking and surviving. This optional coverage is typically designed to take care of your boat, motor, and trailer all the time. Our agents will help you determine the right amount of physical damage coverage for each boat on your policy. You will also need to choose a deductible, the amount you would pay on a claim before your boat policy kicks in.

#### **Liability Coverage**

If you're involved in an accident, there's a good chance another person or another watercraft is involved. And if you're at fault, you'll need liability coverage. Unfortunately, sometimes it only takes a minute to turn a good day into a bad one. And when the unexpected happens, boat liability coverage typically makes a big difference. It's an important part of your watercraft policy.

Enjoy your time on the boat, but protect what you've worked hard to get by including adequate Liability Insurance Coverage for your boat. If you or someone else in your household has a boating accident that injures another person (including a swimmer or water skier) or that damages someone else's watercraft or dock, you'll feel better knowing that you have coverage in place to help manage the situation. You can choose a lot of liability coverage or a little – it's up to you. Like most liability insurance, our advice here is to buy as much insurance as you can afford. The reason is that liability insurance claims have unknown limits. You don't want to run out of coverage because you tried to save a few bucks when you bought your boat insurance policy. We'll show you what coverage and limits may be available and how to get the maximum personalized protection you need. Whether you're a lifelong boater or just getting started, it's always a good idea to take a close look at your new or existing marine policy. We can help.

Call one of our friendly and professional agents today to check our competitive boat insurance rates. Our expert agents will be happy to answer your questions and help you design a policy that fits all your needs. We will take as much time with you as you need to fully understand your watercraft insurance policy and to make sure you are comfortable that this policy is right for your specific situation.

You've worked hard to get where you are, and you have a lot to look out for. You deserve the right policy at the right price. Why not get started today and save with a North Carolina boat insurance quote? Happy boating!