



# Relaxing on the water. Another thing we're here to help go right.

The time you spend afloat is time away from it all. At State Farm Fire and Casualty Company (State Farm®), we get it. That's why we're here to help you cruise worry-free with insurance that protects you and your boat.

Whether it's in the water or in storage, our Boatowners Policy can help protect what you've worked so hard for. Beyond coverage for your boat, its motor and trailer, we also offer protection from covered liability lawsuits and medical payments.

### **Boat Liability Insurance Coverage**

**Watercraft Liability Coverage:** Your legal liability for bodily injury and property damage is covered up to the policy limits for covered accidents resulting from the ownership, maintenance or use of your boat. It may also cover your legal defense.

**Watercraft Medical Payments Coverage:** May pay medical expenses up to the applicable coverage limit for you and other occupants of the boat injured by a covered accident resulting from the ownership, maintenance or use of your boat.

**Fuel and Other Spill Liability:** Covers your legal liability up to the policy limits for containment, cleanup and assessment of fuel spill from your boat.

### **Physical Damage**

Whatever type of boat you own — from personal watercraft to larger cruisers — our Boatowners Policy covers your boat, motors, trailer and commonly used boat equipment such as:

- Life preservers
- Extra fuel tanks
- Detachable canopies
- Electric trolling motors
- Dinghies to service your watercraft
- Skis and their tow ropes
- Oars
- Tools
- Anchors
- Seat cushions

### **Our coverage doesn't stop there.**

Your policy also includes these additional coverages:

**Newly acquired boats:** An existing State Farm Boatowners Policy will pay for covered damages to a newly acquired boat, provided you tell us about the new boat within 30 days after it is delivered to you and pay any premium due.

**Temporary repairs:** Pays for reasonable repair costs necessary to protect your boat or its equipment from further damage when damage has been caused by a covered loss.

# Boatowners Insurance

**Emergency service:** Pays up to \$1,000 for reasonable costs that result from emergency service to your boat, motor or boat trailer.

**Wreck removal:** Pays reasonable expenses caused by any attempted or actual raising, removal or destruction of the wreck of your boat. When the total cost of damage to your boat equals or exceeds the Coverage A limit, the policy provides an additional limit of up to 10% of the Coverage A limit (but no less than \$1,500) for wreck removal costs. To qualify for payment, the wreck must be caused by damage that is covered by the policy, and removal or destruction of the wreck must be required by law.

## Optional Coverage

### Uninsured/Underinsured Watercraft Coverage

**Endorsement:** Covers bodily injury payments you are legally entitled to recover from the owner or operator of an uninsured or underinsured boat.

**Boat Rental Liability Endorsement:** Provides liability coverage you may need for a non-owned boat you rent on a short-term basis, such as a vacation.

**Fishing Tournament Fee Reimbursement:** Provides reimbursement of fishing tournament entry fees if you are unable to participate due to a covered event, such as a covered loss to the boat, an auto accident or a family emergency.

**Boat Rented to Others Endorsement:** Provides property and liability coverage for your boat when it is rented to others solely for their personal, non-business use.

**Boat Rental Reimbursement and Liability Endorsement:** Reimburses covered rental charges for a temporary replacement boat if your boat is inoperable due to a covered loss. Also provides liability coverage to the boat you rent.

### Incidental Commercial Fishing Endorsement:

Extends property and liability coverage in situations where you use the boat for minor, incidental commercial fishing throughout the year.

**Personal Property Coverage:** Covers loss to your personal property.

## What's not covered?

There are some kinds of damage that are not covered by our Boatowners Policy. For example:

- Normal wear and tear, such as rust and corrosion, mold, or wet or dry rot.
- Damage caused by all animals. Coverage applies only to collisions with animals or damage caused by wild bears or deer.
- Mechanical breakdown or an already existing physical defect.
- Damage caused by freezing, thawing or pressure of water, snow, sleet or ice.
- Damage caused by repair, renovation, servicing or maintenance; however, fire or explosion resulting from any of these is covered. Coverage applies only to the portion of the loss caused by fire or explosion.
- Damage that takes place while preparing for or participating in any racing contest, speed test or contest, or similar event.

## It's smooth sailing ahead with State Farm.

State Farm has one of the nation's largest claim networks, so we can help you get back on the water quickly. And as your life changes, your agent is here to help with other financial needs, from starting a family, to buying a home, to planning for retirement. Getting in touch is easy. Just stop by an office, call or visit [statefarm.com](http://statefarm.com).®

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This is only a general description of the coverages and is not a statement of contract. All coverages are subject to the terms, provisions, exclusions and conditions of the policy, and any endorsements.

Details of coverage or limits vary in some states.

Each State Farm insurer has sole financial responsibility for its own products.

State Farm Fire and Casualty Company  
State Farm General Insurance Company  
Bloomington, IL

State Farm Florida Insurance Company  
Winter Haven, FL

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