

## Product Highlight Sheet

### Boaters Choice Policy

#### Target Risks

- Vessels up to 26'
- Private Pleasure Boats
- Applicable in - California, Illinois, Michigan, Minnesota, New York, Ohio and Wisconsin

#### Features & Benefits

The Boaters Choice policy is primarily for private pleasure boats up to 26' in length - regularly refined, this product contains some exclusive coverage features not seen in other policy products.

- Broad Coverage Form - reads like a yacht insurance policy
- **Lower Minimum Premium**
- Provides specific coverage for boats with very little exclusions
- Higher coverage limits available for a small additional premium
- **Pollution / Spill Liability** - up to statutory limit
- **Consequential Property Damage Protection** included at no additional charge - unique policy language that affords coverage for basic marine perils regardless of cause (whereas our competitors' policy forms often contain absolute exclusion clauses)
- Limited coverage for damage caused by freezing is automatically included
- Manufacturer's defect and defect in design is excluded - however, **consequential loss** is covered excluding the failed part
- Vermin & Marine life damage is covered
- **Uninsured Boaters** Coverage
- **Medical Payments**
- **Accidental Death Benefits**
- **Emergency Towing**



*\*policy may be subject to exclusionary language - always refer to policy forms for full details.*

#### Why Premier?

**Stability** - For over 30 years, Premier has provided marine insurance solutions in North America

**Expertise** - Premier Marine is a recreational marine specialist - specialist underwriters, and specialist claims professionals

**Security** - underwritten by State National Insurance Company Inc. - security rated 'A' by AM Best

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