Product Highlight Sheet

PREMIER ❯ marine

Skippers Choice Policy (CA)

Target Risks

- Min. 27 Feet in length
- Motor Yachts
- Trawler style
- Sailboats

Refer to Platinum Yacht Policy for newer vessels $500,000 and up in value

Features & Benefits

The Skippers Choice policy is an All Risk product, and with slightly reduced coverage, it is available at a lower cost than our Mariners Choice Policy.

- All Risk
- Agreed Value
- Replacement cost basis on machinery 15 years and newer (ACV / depreciated basis thereafter)
- Replacement cost basis on outboards and outdrives 5 years and newer (ACV / depreciated basis thereafter)
- Pollution / Spill Liability – up to the OPA requirement
- Consequential Property Damage Protection – unique policy language that affords coverage for basic marine perils regardless of cause, (whereas our competitors' policy forms often contain absolute exclusion clauses)
- 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
- Emergency Towing
- Permission granted to sign standard hold harmless agreements for moorage and storage
- Medical Payments and Accidental Death Benefits coverage
- Lower deductible for tender, electronic equip., and personal effects
- Deductible waived in event of total loss
- Emergency Navigational Extension
- Broader West Coast navigation (incl. SE Alaska)
- Extended navigation (Caribbean, Mexico, Med. etc.) is also available by request

policy may be subject to exclusionary language – always refer to policy forms for full details.

Why Premier?

Stability - For over 26 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 Bests

Visit our website for details on all the unique products offered. www.premiermarineusa.com