

New Products

Platinum Yacht Insurance Program

New this year Premier Marine unveiled its new **Platinum Yacht Insurance Program**. This policy appears to be a real step up from other policies available in the Northwest. Coverage's under this program are not readily found in most marine policies.

The significant differences include: Automatic Inflation protection enhancement, which provides extended coverage in the event of a total loss (paying you up to 115% of the value on the policy). That's right, this insurance will actually pay out more than the face value of the policy in certain cases. This means no more negotiating as to what your boat is worth. As far as we know, Premier is the only insurance provider in the United States providing this coverage.

Another new twist is the Emer-

gency Vacation Expense. Under this coverage, if the yacht suffers damage or destruction from an insured peril, the policy reimburses for any necessary emergency expenses such as hotel stays, flights home or any other required transportation. Again, this is a coverage that is currently only provided by the new Premier Platinum product.

Then there's the issue of Consequential Damage resulting from any loss excluded or otherwise, from any fire, sinking, submersion, dismasting, collision or stranding of the vessel. What does this mean? For example, if a muskrat causes damage resulting in the vessel sinking at the dock, you are covered! That was not the case for one unfortunate boater last year at Seattle



counts to boaters in the Northwest; US Power squadron graduates, claims free records, yacht club members, single-engine yachts or sailboats, and discounts for considering a higher deductible.

Premier and its independent agents boast of the great service Premier offers. We were told that after 41 boats burned up in the Gig Harbour Marina last fall, the Premier Claims Staff was on the docks handing out checks for the lost boats within 48 hours of the fire. Now that's your insurance working for you.

Insurance can be confusing at best; however, if you want more information on the Premier Marine Platinum Policy, give Chris Gibbon a call at 800-230-5171 and he'll answer all your questions.

Yacht Club. *Northwest Yachting* did a story on this in May of 2005 – where we discussed policy language and what to watch for, and by all accounts the Premier Marine policy does appear to have what boaters should have (see May 2005 edition).

And like Premier's other yacht insurance products, they grant dis-

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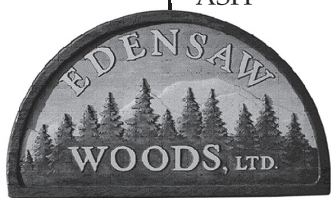
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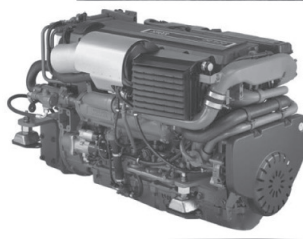
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