

# Cincinnati Boat Insurance To Protect Your Boat & You

You may be a bold, adventurous seafarer, but if you want to protect your valuable vessel, you need Cincinnati boat insurance from Zimmer Insurance Group. Zimmer's agents and specialists will work with you to help you find a boat insurance policy that protects you and your watercraft while fitting your needs and finances.

So you've bought a boat, and you're ready to glide across the water with the wind in your hair—but if you want a worry-free way to enjoy your new investment, you're going to need affordable, comprehensive insurance to protect your boat, your passengers, and yourself. There are many factors to consider when comparing boat insurance policies, whether you've got a yacht, a sailboat, or a pontoon.

Below, you'll find a basic guide to help you understand your coverage options and requirements. Once familiarized, contact Zimmer's knowledgeable specialists to get a more tailored understanding of your coverage needs.

## Complete Boat Coverage

There are two basic sections included in most boat insurance policies; the physical damage section, and the liability section. The **physical damage** section covers accidental damage and loss to the hull, sail, personal property, and any equipment that operates the boat.

The right policy will cover the cost of replacements and repairs caused by an unforeseen accident on the water. However, normal wear and tear are not covered by the physical damage section and are therefore excluded from the policy.

The **liability section**, on the other hand, covers any legal obligations to a third party in the event of an accident involving your boat. The liability section, sometimes called the **Protection and Indemnity clause**, will cover the cost of your legal defense or financial liability to any third party who suffers bodily injury, property damage, or even loss of life during an accident as long as it's covered in the policy.

**Personal Effects Coverage** - This section covers the cost of personal property damaged or lost during a boating accident up to a certain amount. This can provide coverage for clothing, cell phones, fishing equipment, anything but furs, watches, and jewelry.

**Fuel Spill Liability and Wreckage Removal Coverage** - Anyone who's experienced a boating accident knows how heartbreaking it can be to watch your beloved investment sink into the water, but the cost of cleaning and removing that wreckage doesn't have to be. With the right fuel spill liability and Wreckage removal coverage, you can be protected against the cost of any oil spills or recovered materials in the case of a boating accident.

**Medical Cost Coverage** - Very few people know how scary a boat accident truly is, but the medical bills wracked up from an injury can be even scarier. Zimmer Insurance Agency will help ease the burden of those costs by covering any medical bills you accrue due to an accident covered in your policy.

**Unattached Equipment Coverage** - This covers the cost of any equipment used primarily on the water but neither attached to nor required to operate your boat. This can mean things like life-saving equipment, life jackets, oars, anchors, waterskis, etc. The right Unattached Equipment Coverage can save you thousands of dollars and a lot of headaches in the case of an accident.

**Uninsured/Underinsured Boater Coverage** - Boating Insurance is not mandatory in Ohio, so what happens if you're hit by an uninsured boater and need someone to cover the cost of your medical care or lost wages? Uninsured and Underinsured Boater Coverage will help cover these financial burdens so you can focus on healing.

**Lay Up Periods** - If you're an Ohio boater, you're probably not taking your vessel out during the winter months, but do you still have to pay year-round insurance for a boat you can't even take out on the water? Talk to your Zimmer Insurance Agent to see if your boat will qualify for discounts if you abide by Lay-Up dates. Usually, these policies refer to properly winterized boats 26' or larger moored for a specified period agreed upon in the policy.

What about if you lose your boat entirely? There are three basic types of policies to cover the total loss of a boat or personal watercraft.

**Total Replacement Cost Value** - This type of policy will replace your boat with one of a similar make and model, or pay you the cost of a new boat at the time of the loss, even if that's more than your boat's current worth. Unfortunately, this policy only applies to new boats, and only covers that boat for up to three years, after which time the policy will change to either Agreed Value or Actual Cash Value.

**Agreed Value** - Your boat may be your prized possession, but like most other possessions, they depreciate over time. So, how much can you get back if your boat is stolen or destroyed in an accident? Well, with an Agreed Value policy, you know exactly how much you're going to get. In the event of the total loss of your boat, you will receive the value you insured it for minus your deductible. This tends to be the most recommended type of boat insurance policy.

**Actual Cash Value** - If you're looking for a policy with fewer upfront costs than the others, ACV may be the choice for you. In the event of a total loss settlement, you'll receive the current market value of your boat at the time of loss, factoring in physical depreciation over time, minus your deductible. While this type of policy is least recommended, it's far better and less expensive in the long run than having no insurance.

## Protection You Can Count On

Zimmer Insurance Agency is a family-owned, independently operated insurance agency you can trust. Zimmer is a well-respected company, skilled and experienced in all types of insurance, including [Homeowners'](#) and [Auto Insurance](#).

Zimmer treats and protects their clients like family; their knowledgeable agents and specialists will work with you to ensure you're fully protected with a comprehensive policy that suits your needs and protects what you value most.

## Get A Quote

Call Zimmer Insurance Agency today at (513) 381-1919 or click Get A Quote, fill out the form, and our specialists, agents, or knowledgeable representatives will promptly contact you with additional information.