

WE'RE HERE TO PROTECT WHAT MATTERS TO YOU MOST - ON LAND AND WATER.

When combined with an Exceed Homeowners or Encova Premier HomeownersSM policy, Encova's watercraft coverage provides protection from a variety of watercraft exposures, such as theft, wind damage and more. Our watercraft coverage will protect your valued belongings and related equipment, including:

- Boats and motors up to 40 feet in length
- Personal watercraft, such as jet skis, wave runners or similar
- Trailers used with eligible boats and motors
- Boating equipment and personal effects

Backed by financial strength

At Encova, we thoughtfully crafted our personal lines solutions with your unique insurance needs in mind. With customizable coverage options and comprehensive protection, we're here to protect what matters to you most.

A super-regional carrier ranked in the top 20 mutual insurance companies in the United States, Encova includes more than 1,200 associates writing in 28 states and the District of Columbia, premiums in excess of \$1 billion, a surplus in excess of \$1.65 billion and assets in excess of \$4.3 billion. The group markets insurance solutions through more than 2,000 independent agencies in the Midwest, Northeast and South.

Marine surveys may be required for older or higher value vessels. Use marinesurvey.org or namsglobal.org to find a local surveyor in your area. Our rates contemplate seasonal usage.



WATERCRAFT COVERAGE PERSONAL INSURANCE

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WATERCRAFT COVERAGE

BUILT WITH YOU
IN MIND.

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Encova Insurance's watercraft coverage includes coverage for watercraft liability, medical payments, uninsured and underinsured watercraft and physical damage. Additionally:

Accidental fuel spill – we will pay up to \$10,000 for the containment, cleanup and resulting property damage caused by an accidental fuel spill from an insured watercraft for which you become legally responsible.

Broad navigational territory – your Encova watercraft coverage applies to losses anywhere within the limits of the continental United States or Canada or within 12 miles of their coasts.

Emergency services – includes coverage with no application of a deductible for emergency services, including towing and labor of a disabled watercraft. Deductible options of \$500, \$1,000 and \$2,500 are available.

Personal property and unattached equipment – coverage is included for property owned by you or your guests, including fishing or water skiing equipment while on board your watercraft.

Replacement cost loss settlement – includes coverage for the actual cost to replace an item at its pre-loss condition; for all insured watercrafts up to 10 years old.

Trailers – deductible options of \$250, \$500 and \$1,000 are available.

Uninsured and underinsured watercraft coverage – if you are injured by an uninsured or underinsured watercraft operator, this coverage pays for your medical treatment and other costs associated with the accident.



Wreck removal – Encova will pay for expenses associated with the recovery of your insured watercraft from a body of water after it has been in a wreck. Deductible options of \$5,000, \$10,000 and \$15,000 are available.

Additionally, covered perils include:

- Explosion
- Falling objects
- Fire
- Hail
- Theft
- Vandalism
- Wind

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