



This brochure offers only a summary of the coverages available through Utica National's Boat Insurance Program. This brochure provides no insurance coverage. For complete information, refer to the policy forms and endorsements or consult your professional insurance agent or broker. Coverage and discount availability may vary by state.



Cruise with confidence!
Besides great service,
Utica's Boat Insurance
Program offers great
coverage options at a
competitive price.

 Utica National Insurance Group
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com

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Utica National
BOAT INSURANCE
P R O G R A M



Choosing the perfect boat was an exciting decision and one that you take great pride in, so don't let the risk of watercraft accidents or injuries dash your dreams on the rocks.

Keep fun afloat with pleasure boat insurance from the companies of the Utica National Insurance Group, a leader in the insurance industry.

Our policy is designed to provide the maximum amount of protection at the best possible price — so you can relax and enjoy your watercraft without a lot of extra expense ... or worry.

Because you buy your coverage locally, our independent agents give you personalized service in your own community. That means you have professional advice close at hand when you need it most.

Our program features:

Property Protection — Pays for loss to insured boats, motors, permanently attached equipment, boat trailers and portable items for marine use, such as oars and life jackets. Also included is up to \$500 for emergency services on the water, like towing and delivery of fuel. If, as a result of a covered peril, your boat is rendered inoperative while being towed on its trailer or while in the water, we will pay up to \$500 for your reasonable and necessary expenses for lodging and meals while it is being repaired.

Liability Protection *(optional)* — Limits of as much as \$1 million are available to pay for bodily injury or property damage to others caused by an accident, when the person involved is covered by the policy and is legally responsible for the damages. Also covered are defense expenses for any lawsuit we defend on behalf of the covered person.

Medical Payments *(optional)* — Provides coverage for family members or other persons injured while occupying your covered watercraft or being towed behind it.



Uninsured Boaters Coverage *(optional)* — Pays damages due to accidental bodily injury for covered persons in cases where the injury is caused by the owner or operator of an uninsured watercraft.

Discounts:

- New Boat Credit
- Loss-Free Renewal Credit
- Mature Boater Discount
- Clean Driving Record
- Safety Devices
- Account Credit
- Coast Guard Certification/Safety Course
- Operable Equipment on Board:
 - VHF ship-to-shore
 - Marine compass
 - Depth finder
 - Vapor-detection system

Don't miss the boat! With Utica National's wide range of coverages and special discounts for pleasure boats, you can cruise with confidence.

Coverage and discounts may vary by state.