

SMALL BOAT ENDORSEMENT QUICK REFERENCE GUIDE

Territory

- Anywhere in the U.S. and Canada, including water within 15 miles of the coastal US.

Eligibility

- Outboard Motor Only
- *Horsepower less than or equal to 120 HP
- Total Value (Boat, Motor, Trailer) less than or equal to \$20,000
- Sailboat less than 26 feet in length, with or without auxiliary power

None of the optional Boatowners coverages, credits or surcharges apply to the Small Boat Endorsement.

Any inboard or inboard/outboard powered boat, or any sailboat 26 feet long or more must go to the Boatowners or Yacht program

Physical Damage

- Under 5 years old- Outboard motor or trailer under 5 years old at Replacement Cost, subject to the coverage limit
- Partial losses to outboard motors and trailers; at **replacement cost** without deduction for depreciation, regardless of age
- Always ACV- Sails, Fabric Covers or Enclosures, Canvas, Camper Tops, Canopies, Biminis, Tires, and Batteries, Portable and Detachable Equipment

Deductible Options

- \$100
- \$250
- \$500
- \$1000

Built-In Property Limits

- Portable and Detachable Equipment (excluding dinghies) - \$1000 Includes electronics not attached to the boat, anchors, lines, fenders, oars, extra fuel tank, batteries, etc
 - Coverage is ACV
 - \$50 deductible
- Miscellaneous Boat Contents- \$500 Includes fishing tackle, binoculars, audio tapes, charts, etc
 - Coverage is ACV
 - \$50 deductible
- Emergency Assistance- \$250 for boat, motor and trailer, incl. towing, delivery of supplies, and 1 hour of mechanic's labor. Coverage can be increased and
 - No deductible
- Emergency Travel- None
- Salvage- 5% of the boat coverage to recover or destroy from a stranded, sunk or wrecked boat
- Replacement Boat or Motor- Coverage for 30 days for the same limit as the current policy
- Newly Purchased Boat or Motor- Coverage for 30 days, up to 25% of the current limit

Liability and Medical Payments

- Medical Payment and General Liability is extended from the Homeowners, Mobilowners, Country Estate and Farmowners Policies

Additional Coverages

FM-WL Watercraft Liability

This form provides watercraft liability for boats with up to 220HP. Premium is:

Coverage E	Premium	Coverage F	Premium
\$100,000	\$20	\$1,000	\$5
\$200,000	\$25	\$2,000	\$8
\$300,000	\$30	\$3,000	\$11
\$500,000	\$40	\$4,000	\$14
\$1,000,000	\$100	\$5,000	\$17