



Knowing Is...Riding with the Waves

Smooth Sailing for Boat and Water Enthusiasts

Summer is here! While making the most of warm weather is certainly fun, there are also some precautions worth taking to ensure the safety of your loved ones and personal assets. To help you, we've compiled the following information and tips. Of course, if you need further information about your coverage or insurance needs, don't hesitate to give us a call or drop by your nearest office.

If you own a watercraft now is a good time to reassess the insurance you carry on it. The person who must insure the watercraft is the person who is registered as the owner of the watercraft and also holds the title of the boat.

Licensing has a great deal to do with individual state type categories of watercraft and can affect the coverage needed. The insurance industry, however, has generalized categories according to factors such as speed, size, composition and recreational use of the watercraft.

For the time being, all watercraft fall into three categories.

- Anything less than 16 feet long is usually called "personal watercraft" by insurers. This includes Jet Skis, Waverunners, Tigersharks, Wet Bikes and Sea Dog "cycle" style models, as well as Jazz and Rage "mini boats".
- "Boats" are 16 feet to 25 feet, 11 inches
- Anything at least 26 feet long is classified as a "yacht".

Ironically, in the world of watercraft, smaller is not better as personal watercraft tend to be more accident-prone than most boats and yachts. It makes sense that insurance for this group of water vehicles include:

- Coverage for injuries to you and your passengers
- Coverage for the machine itself and replacement in case of theft
- Liability for damage and injuries to other crafts and people
- Trailers and other accessories should be covered too.

For the personal watercraft category, a PWC policy is usually recommended to protect owners in the event of an accident. This policy covers bodily injury, property damage, guest passenger liability, medical payments and theft. Additional coverage can also be purchased for trailers and other accessories.

Have a Safe, Stress-Free Summer — From the Employee-Owners at Kemner-Iott and Benz Insurance Agency



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