

DASCO INSURANCE AGENCY, INC.

An Independent Agency – Working for You

Question:


I just bought a new boat, what should I be thinking about when it comes to boat insurance?

Answer:

It is essential to have property and liability coverage for your boat. Damage to your boat can occur from collision, fire and theft. Boating accidents can also occur out of the water – a boat can be damaged when being towed if not properly secured. Liability insurance is necessary to protect yourself from legal expenses and medical expenses for injuries to the boat owners and other passengers.

Canoes and small boats are generally covered under a homeowners or renters policy, but that is not always the case. In most cases, you need additional coverage. Liability coverage is typically not included, but can be added as an endorsement. Larger, faster boats and personal watercraft such as jet skis and wave runners require a separate boat insurance policy.

Please give us a call to discuss whether you have the proper amount of coverage.



Kenneth M. Samson
kens@DascoIns.com