
Do I need a separate insurance policy for my boat?

Is my boat covered under my homeowners policy or do I need a separate policy?

Most homeowners policies provide liability insurance for smaller motorboats with outboard motors of 25 horsepower or less and for sailboats under 26 feet long. There typically is \$1,500 coverage for damage to the boat for specified perils. However, theft and windstorm are limited and sinking is not covered at all.

What type of policy is best?

Boat owners are well served by a policy specifically designed to insure watercraft, offering all-risk coverage for the boat's full value. A boat owners policy provides the necessary liability, hull coverage and motor coverage. The policies follow the format of personal auto policies; however, they vary from company to company much more than auto policies do because they are written on nonstandardized policies.

What should I be on the lookout for when I select a policy or check my existing coverage?

- Limits of navigation, or where the boat can go and still be protected by the insurance policy;
- provisions for insuring sails, spars and other property on the boat;
- permissive users of the boat;

- exclusions for how it is used (e.g., commercial, parasailing, racing, etc.);
- all-risk vs. named perils; and
- be certain the personal umbrella policy will include an underlying boat policy.

Do you have any other advice?

Consult with our agency to determine what type of insurance best meets your needs. Read and make sure you understand your policy.

Periodically review your coverage with us and be sure that your craft is properly registered. In addition, be certain to follow all laws of boat navigation, including laws regarding drinking and boating, which are available from the U.S. Coast Guard and your local law enforcement agencies.

Is it illegal to drink alcohol while boating?

It is against federal law for a recreational boat operator to have a blood alcohol content higher than .08 percent, and for other vessel operators to have a BAC of more than .04 percent. State laws apply for boaters in waters within state geographical boundaries.

What is the law in New Jersey?

Under New Jersey law, operators of boats which are motor powered and/or 12 feet or more in length (regardless of their power source), who have a blood alcohol concentration of .08 percent or higher are considered to be Boating Under the Influence and are subject to a host of penalties. First-time offenders with a blood alcohol concentration between .08 percent and .10 percent, face the loss of their right to operate a boat on New Jersey waters for one year, the privilege of operating a motor vehicle in the state for three months and face a \$250-\$450 fine. Those with a blood alcohol level of .10 percent or higher, face the loss of right to operate a boat on New Jersey waters for one year and the privilege of operating a motor vehicle in New Jersey for seven to 12 months and a fine of \$300-\$500. Penalties for second offenders include loss of boating and motor vehicle driving privileges in the state for two years, the performance of community service for a period of 30 days, imprisonment for 48 hours to 90 days and a fine of \$500-\$1,000. Third or subsequent offenders can receive imprisonment for 180 days, the loss of boating and motor vehicle driving privileges in New Jersey for 10 years and a fine of \$1,000.

Is boating while intoxicated a widespread problem?

Federal Department of Transportation statistics show that nearly 700 boating fatalities occur in our nation each year. Alcohol is reported officially as a factor in about 21 percent of those deaths, although experts suspect the number is much higher.



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