



# Stay afloat Insure your boat



## Stay safe with these tips



**Take a boating class**  
Reduce the chances of an accident—  
and maybe your insurance rate, too



**Stay “dry”**  
Sober boating saves lives—alcohol  
use is the leading known factor in fatal  
boating accidents



**Wear a life jacket**  
Five out of six boat drowning victims  
were not wearing a life jacket



**Make a float plan**  
Share your plans with someone on land



**Check before you wreck**  
The weather and your boat, too. The U.S.  
Coast Guard offers free vessel inspection.

## Stay covered with The Hanover



**Bow to stern**  
up to \$500,000 in insurance for boats  
up to 43’ and sailboats up to 51’



**Inside your boat**  
Coverage for fishing gear, water sports  
equipment, coolers and more



**By lake or by sea**  
Coverage for accidents/losses on lakes,  
inland waters and up to 50 miles off the  
coast of the U.S. with the option to extend



**In an accident**  
Umbrella insurance offers extended  
protection in the event of a major loss



**On the water**  
Protection against damages caused  
by un-/underinsured boaters

Average cost of boat-  
related insurance claim

**\$11,000**

Average cost  
of boat insurance

**1.5%** boat’s  
value

Sources: <https://www.safeboatingcampaign.com/get-the-facts/>



Savings + convenience when paired  
with Hanover home/auto coverage



Need help navigating boat insurance?  
Contact your local independent agent.