

Personal Lines

Watercraft coverage for smooth sailing



Waterskiing with the kids. Fishing trips with friends. A relaxing float after a long week. Just as there are different boats on the water, there are a lot of ways to enjoy them.

A lot of ways to insure them, too. Leave the one-size-fits-all policies in your wake and choose The Hanover to help you craft a plan for your boat—and the reason you own it.

What it protects

The Hanover provides coverage for:

- Motorboats up to 43' in length
- Sailboats up to 51' in length
- Between \$3,000 to \$500,000 in value

This coverage includes personal liability with optional medical payments to others for bodily injury or property damage and more.

Where it protects

A Hanover watercraft policy provides coverage for accidents and losses on lakes, rivers, inland waters and ocean up to 50 miles off the coast of the U.S., its territories and Canada—with the option to extend up to 100 miles from the coastline.

Pair with your home and auto coverage

With The Hanover, you can feel confident knowing we have insurance solutions to help you protect the life you love, on the water and off. When you have your watercraft protection as part of a Hanover Platinum account, you will experience the convenience of one bill to pay, and one company to call in the event of a claim. Plus, 9 in 10 Hanover customers report they were satisfied after a claim and would recommend The Hanover to a friend.

FEATURE	THE HANOVER	LEADING COMPETITOR
Maximum boat value eligible	\$500K	\$500K, but \$250K for older boats
Personal effects coverage	\$500 included, up to \$10K available	By endorsement only
Towing and labor coverage	\$500 included, with unlimited option	By endorsement only
Uninsured/underinsured boater coverage	Up to \$1M	Up to \$500K

Flexible options

A Hanover watercraft policy includes coverage for:

- Up to \$1,000 of **pet injury protection*** if a cat or dog is injured on your boat in a covered loss
- **Recovery and salvage costs** for the removal of an endangered or imperiled watercraft
- Expenses incurred for **towing and assistance**, up to \$500 per disablement
- Provides liability coverage in the event of an **accidental fuel spill**
- Up to \$500 in **fishing equipment and personal effects coverage** for losses to items such as coolers, fishing rods and portable radios
- Coverage available at **agreed value, replacement cost** or **actual cash value**—you choose what's best for you

Extend your coverage with the following options:

- **Watercraft haul out expense coverage**—up to \$1,000 to haul out and return your boat to water in the event of a hurricane
- **Personal watercraft**—coverage for single-rider watercraft, such as jet skis
- **Uninsured/underinsured water liability**—pays for a loss that you or other occupants of your watercraft incur from an accident with an uninsured boater
- Increased **towing and assistance protection**, including an unlimited option with no deductible
- Increased **fishing equipment and personal effects coverage** for higher end fishing equipment, water skis and other personal items, with limits up to \$100,000

*Coverage varies by state. Not available in NH.

Available discounts

With watercraft coverage from The Hanover, you have access to a variety of discounts including:

- Safety and education discount
- Multi-watercraft discount
- Homeowner discount
- Account credit for those with home and auto insurance from The Hanover

Get on board for great coverage

With flexible options and the ability to combine coverage with your Hanover Platinum and Prestige accounts, you can receive powerful protection and a seamless experience—all from one trusted insurer.

Talk to your independent insurance agent about The Hanover's watercraft coverage, or go to [hanover.com](https://www.hanover.com) to learn more.

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[hanover.com/personalinsurance](https://www.hanover.com/personalinsurance)
The Agency Place (TAP)—<https://tap.hanover.com>

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