

Personal Lines

Insuring your boat with The Hanover

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.

By land and by sea

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** effective date, **one** coverage summary, **one** bill and the ability to service the entire account through My Hanover Policy or Hanover Mobile. Plus, **9 in 10** Hanover customers report they were satisfied after a claim and would recommend The Hanover to a friend.



Flexible options

A Hanover boat and personal watercraft policy includes coverage for:

- **Pet injury protection***—up to \$1,000 if a cat or dog is injured on your boat
- **Pollution/fuel spill**—for the cost of an accidental spill and pollution liability
- **Recovery**—covers the removal of a wrecked watercraft
- **Salvage**—for the cost of recovering an imperiled watercraft
- **Towing and assistance**—pays for expenses incurred for towing and assistance, up to \$500 per disablement
- **Fishing equipment and personal effects coverage**—up to \$500 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

Visit hanover.com to learn more about
our watercraft insurance options.

* Availability, limits, and specifications vary by state.

The
Hanover
Insurance Group®

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

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

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