



Personal Watercraft Insurance

Protecting their fun on the water.

Jet Skis®, WaveRunners® and SEADOOs® – American Modern covers them all. Customers will appreciate the peace of mind that comes with full coverage including liability, collision, plus comprehensive losses. Added options can extend the coverage even further to include the trailer or boat lift, towing, personal effects, and more!

Coverage	<p>Full coverage – You are covered for liability, plus collision and comprehensive losses to your PWC. With full coverage you can add options to your policy.</p> <p>Liability only – You are insured for just the liability requirements of your state. Physical damage coverage to the PWC is not part of the policy.</p>
Loss settlement	<p>Market value – In the event of a total loss or theft, we pay the market value (actual cash value), which includes a deduction for depreciation. For a partial loss we pay the repair cost, minus depreciation for damaged parts. The policy deductible applies.</p>
Discounts	<p>Claim free renewal – 5% on first renewal and 10% each successive year.</p> <p>Experience – rate is adjusted for ownership experience.</p> <p>Insuring multiple units – 10% if insuring two or more.</p>
Payment options	<p>EZPay – Pay through automated monthly installments via credit card or bank account.</p> <p>2-Pay – Pay half up-front with the balance due in a few months.</p> <p>Full Pay – Pay when coverage begins or on renewal.</p>
Included coverage	<p>Medical payments – Coverage starts at \$1,000 and can be increased up to \$5,000.</p>
Optional coverage	<p>Advantage endorsement –</p> <ul style="list-style-type: none"> • Uninsured watercraft and non-owned watercraft liability covered to \$15,000 or 50% of per person watercraft liability. • Personal effects covered to \$150. • Emergency assistance and towing covered to \$150 (\$300 per term). <p>Advantage Plus endorsement –</p> <ul style="list-style-type: none"> • Uninsured watercraft and non-owned watercraft liability coverage equal to per person watercraft liability. • Personal effects covered to \$300. • Emergency assistance and towing covered to \$250 (\$500 per term). <p>Trailer or boat lift – Add physical damage coverage for a trailer designed to transport your insured boat or the lift to take it out of the water.</p> <p>Watersport liability – Add protection beyond general liability.</p>

Quote today on modernLINK®



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

06762-PW-201603

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