

Navigating the Waters of Boat Insurance: A Comprehensive Guide for Safe Boating Season

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/EINPresswire.com/ -- With the balmy breezes and sparkling waters beckoning, boating season is in full swing, and conscientious boat owners are meticulous about safety. However, ensuring a safe boating experience doesn't just start on the water; it commences on dry land. Accidents can occur even before the hull touches the water, and navigating the insurance landscape can be as challenging as navigating a treacherous waterway. Here's an essential checklist detailing the coverage that might come into play.



BOAT COVERAGE

The first and foremost requirement for any boat owner is boat coverage. Typically, this includes hull insurance, which helps cover physical damage to the boat and attached accessories.

Additional safeguards extend to theft, property damage, third-party bodily injury, passenger liability, medical payments, and even towing. However, it's vital to understand the limitations of this coverage, particularly when hauling the boat on land.

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Dan Burghardt

AUTO COVERAGE

Hauling a boat requires attention to the specific coverage offered by an auto insurance policy. If the vehicle used for hauling the boat is damaged, it falls under the domain of

the auto policy. [Dan Burghardt](#), owner of [Dan Burghardt Insurance](#), emphasizes, "You may be required to specifically list the trailer onto your auto policy." The liability portion of the auto policy covers damage to property or injuries caused by negligence on the roads, creating a crucial safety net.

HOMEOWNERS COVERAGE

Homeowners insurance plays a vital role in the overall protection of a boat. While parked at home, most homeowner policies extend coverage to the boat, guarding against perils like theft or vandalism. It's worth noting that this coverage usually caps at \$1,500, including the trailer, furnishings, and outboard motors. The limited scope is an essential factor for boat owners to consider.

ADDITIONAL COVERAGE: UMBRELLA POLICY

Beyond the standard liability coverage an umbrella policy offers an extra layer of liability protection. An umbrella policy provides coverage above the limits listed in homeowner, auto, boat, motorcycle, RV, and other policies as a valuable tool for extending liability. For example, if a boat liability stops at \$300,000, the umbrella policy can extend this coverage up to 1, 2, or even 5 million dollars. Burghardt says, "In today's hostile legal environment you have to protect your net worth or risk losing it all in a lawsuit or judgment."

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