

Jablonski Insurance Addresses Watercraft Coverage Gaps for Boat Owners on the Chain O'Lakes in Fox Lake, IL

Local Fox Lake agency helps Chain O'Lakes boaters navigate liability, hull damage, and off-season storage risks that standard homeowners policies exclude.



Jablonski Insurance Logo

FOX LAKE, IL, UNITED STATES, August 28, 2026 /EINPresswire.com/ -- The Chain O'Lakes in northeastern Illinois ranks as the busiest inland recreational

waterway per acre in the United States, drawing more than 30,000 boaters on summer weekends and as many as 100,000 visitors on major holidays, according to Fox Waterway Agency estimates. That volume of traffic across 15 interconnected lakes, 7,100 acres of water, and 488 miles of shoreline creates a risk environment that many boat owners underestimate, and that standard homeowners insurance rarely covers.

[Jablonski Insurance](#), a local insurance agency based in Fox Lake, writes watercraft policies that address on-water liability, collision and comprehensive hull damage, medical payments for passengers, and off-season storage protection.

"Most homeowners policies cap watercraft liability well below what an on-water collision actually costs, and they typically exclude coverage for hull damage, fuel spills, and towing," said Brent Jablonski, Owner and Insurance Agent at [Jablonski Insurance in Fox Lake, IL](#). "On a waterway system where boaters regularly transition between open lakes and narrow Fox River channels, the exposure is real, and a standalone boat policy is the only way to close that gap."

According to Illinois Department of Natural Resources boating safety reports, the Chain O'Lakes system has recorded among the highest boating incident rates in the state, with approximately 18 reported incidents, 11 injuries, and three fatalities in a single reporting year. Pistakee Lake alone accounted for five incidents and five injuries during that period. Operator inattention, crowded conditions during peak weekends, and the navigational demands of moving between lake and river environments were among the contributing factors cited in statewide boating safety reports.

The agency's watercraft coverage options include liability protection, collision and comprehensive hull coverage, medical payments for the policyholder and passengers, and physical damage coverage that extends to trailers, fishing equipment, and onboard electronics. Policies cover both on-water use and off-season risks such as theft, vandalism, and fire while a vessel is in dry storage or on a lift.

Jablonski Insurance matches coverage options and policy structures to each boat owner's specific vessel type, usage pattern, and navigational area rather than defaulting to a standard package. The 11-person team, which includes licensed account managers and staff fluent in English, Spanish, and Romanian, handles policy reviews, mid-term changes, and claims support from the Fox Lake office.

Owner Brent Jablonski has lived in Fox Lake for more than 20 years and is an active member of the local boat club community. The agency currently holds a 4.9-star rating across more than 500 Google reviews and serves policyholders in Illinois, Indiana, and Wisconsin.

Boat owners in the Chain O'Lakes area can request a watercraft coverage review by calling (847) 587-3200 or visiting <https://jablonskiinsurance.com/>.

[About Jablonski Insurance](#)

Jablonski Insurance is an insurance agency located at 37 S Route 12, Suite 2, Fox Lake, IL 60020. Founded in 2009, the agency provides auto, home, condo, renters, landlord, life, boat, motorcycle, ATV, flood, and business insurance to families and businesses across the Chain O'Lakes, Lake County, and surrounding communities. The Fox Lake team of 11 licensed professionals assists clients in English, Spanish, and Romanian. For more information, visit <https://jablonskiinsurance.com/> or call (847) 587-3200.

Media Contact

Jablonski Insurance

Address: 37 South St 12 Ste 2, Fox Lake, IL 60020

Phone: (847) 587-3200

Website: <https://jablonskiinsurance.com/>

Brent Jablonski

Jablonski Insurance

+1 (847) 587-3200

brentjablonski@allstate.com

This press release can be viewed online at: <https://www.einpresswire.com/article/937886669>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire,

Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.