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## Boat Insurance Basics

Boat insurance in our opinion is a must, whether is required or not.

Most boat insurance policies cover physical damage to your boat hull, machinery, furniture, and most other equipment that is normally used on board. Coverage's typically include vandalism, malicious mischief, and even damage that result from defects of workmanship.

You should also insured against liability losses. You are covered for damage to another boat or dock, and for bodily injury or death to another person as a result of your negligent operation or ownership of the boat.

In the event that you, your guests or family are injured while on board, policies should cover medical expenses. The coverage should also applies if someone is injured boarding or getting off your boat.

Under most policies, the boat trailer is covered against physical loss or damage from any external cause.

Optional coverage's, such as protection against damage caused by an uninsured boater, coverage for your personal property, and coverage for your fishing equipment.

The above information provided is a general description of insurance coverage's. They do not refer to any specific contract of insurance, and they do not modify any definitions expressly stated in any contracts of insurance. You are encourage you to speak to an insurance representative and to read your policy contract to fully understand your coverage's.

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