



Are You Really Covered? Recreational Marine Insurance

Insurance coverage details are often overlooked, despite there being very important differences between marine insurance policies. Ask your insurance company or agent whether your current policy contains the following features, and then compare to the unparalleled Boatsman® and Yachtsman® policies offered by Chubb Personal Risk Services.

You may not be as protected as you think you are.

Feature	Your Policy	CHUBB®
Automatic coverage for operating non-owned (borrowed) boats	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
30 day automatic coverage for select newly acquired boats	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Medical payments provided on a per person basis	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Salvage costs paid up to—and in addition—to your boat coverage limit	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Marine Environmental Damage coverage is provided up to your liability limit, along with \$10,000 in coverage for fines and penalties	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Search and Rescue and Emergency Services coverage up to \$10,000	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Coverage for Personal Property such as cell phones, computer hardware and software, sporting equipment and even sunglasses and eyeglasses, while onboard your vessel	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Captain and Crew covered for liability while operating the vessel	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Marinas named as Additional Insureds – at no additional cost	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes
Pollution/Fuel Spill limit meets new OPA (Oil Pollution Act) statutory limits, and the policy will automatically increase the applicable OPA limit to match any higher OPA statutory limits if increased in the future	<input type="checkbox"/> ?	<input checked="" type="checkbox"/> Yes

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