



Quote boat and sell it!

There is up to a 15% discount on each policy when an auto, home, condo or other boat or yacht policy is cross-sold.

Boat discounts – lots of ways to save!

Save up to 15%:

- Account discounts on each boat policy when you insure your auto, home, condo or other boat/yacht with Travelers.

Save up to 10%:

- Boating education credit: basic and advanced.
- Loss-free credit after two years.
- Electric and hybrid boat discount.
- Safety equipment credit.

Online quoting

- Quote and upload boat policy in minutes using boat ATLAS3SM on *For Agents*.
- Upload the application directly to Travelers; simply keep a signed copy.

COMPETITIVE ADVANTAGES:

- Cross-selling boat is easy.
- 20% commission on new and renewal business.*
- Rounded accounts can lift retention.

Claims

Our dedicated marine specialty claims team offers industry expertise and the specialized knowledge to service marine claims. If disaster strikes, customers can simply call our dedicated marine claims center toll-free, 24 hours a day, 7 days a week at 1.800.CLAIM33 (1.800.252.4633).

Pay plans

Flexible payment options allow customers to choose direct billing or one of our convenient automatic payment plan options – Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC). By using EFT or RCC, customers can save time and avoid the cost of postage for mailing their insurance premium.

Coverages and features (vessels less than 26 feet)

- Broad navigation territories covering the continental United States and Canada are available.
- 12-month policy with no lay-up period.
- Hull deductibles of 1% up to 10% (\$100 minimum deductible).
- Wreck removal and accidental fuel spill coverage.
- “Agreed Value” coverage in the event of a total loss (no depreciation and no deductible) for eligible watercraft.
- Actual cash value policies provide a premium discount.
- Replacement Cost coverage on most covered partial losses involving your vessel, its fixtures and electronic equipment.



Highlights of Travelers Boat Program:

- Competitive rates.
- Ability to quote boats up to 75 mph online.
- Easy online quoting on *For Agents*.

Coverages and features (vessels less than 26 feet) (cont.)

- Medical payments: \$2,000 included (increased limits available).**
- Personal property: \$1,000 included with a \$250 deductible (increased limits available).**
- Towing: \$500 included (increased limits available).**
- Trailers: \$1.50 per \$100 with a \$100 deductible.
- Uninsured boater coverage: up to the limit of boat liability coverage.

Boat survey requirements

New business

Boats (vessels less than 26 feet):			
Age	Value < \$10,000	Value \$10,000-\$30,000	Value > \$30,000
Age < 25 years	No survey required	No survey required	No survey required
Age > 25 years	Photos and underwriting review	Self-survey, photos and underwriting review	Survey required; also requires underwriting review

** Included coverage limits are lower in some states.

Renewal

Company reserves the right to request a full condition and value survey when the circumstances dictate a professional opinion.

Eligibility

- Age of boat: up to 20 years online; greater than 20 years by referral to company.
- Age of operator: must be at least 25 years.
- Boating experience: minimum three years.
- Usage: pleasure use only.
- Business use or charter: not eligible.
- Automobile driving record:
 - No major moving violations within the past five years.
 - No criminal convictions within the past three years.
 - Total number of minor violations and “at-fault” accidents should not exceed two per operator or three for all operators within the past three years.
- High-performance boats are ineligible.
- Speed: maximum 75 mph.
- Hull coverage only: not eligible.
- Liability coverage only: not eligible.
- Stand-alone (monoline) policies are eligible.

For more information, contact the Marine team:

Phone: 800.952.8699

Email: boat@travelers.com

travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

Boat and Yacht Insurance is underwritten by The Travelers Indemnity Company and its property casualty affiliates, One Tower Square, Hartford, CT 06183. In CA: Boat and Yacht Insurance is underwritten by The Standard Fire Insurance Company, Certificate of Authority # 3545. In WA: Boat Insurance is underwritten by The Travelers Home and Marine Insurance Company. Yacht Insurance is underwritten by The Standard Fire Insurance Company. All underwriting companies listed above are located at One Tower Square, Hartford, CT 06183.

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