

Choose the Travelers Boat “advantage” for you and your clients!



9 Reasons

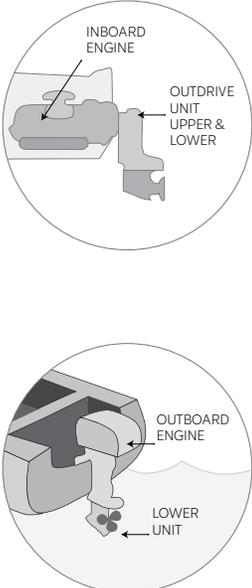
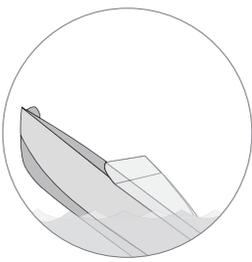
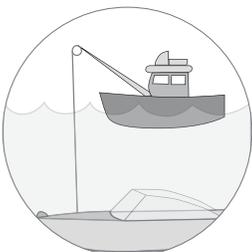
TO WRITE TRAVELERS BOAT INSURANCE:

- 1.** Protect your customers from coverage gaps. Not all boat policies are the same. Some leave your clients financially vulnerable and otherwise unprepared for the unexpected. See page 2 for more details on Travelers Boat coverage and how Travelers addresses potential gaps, including Mechanical Breakdown, Salvage and Wreck Removal.
- 2.** Earn 20% new and renewal commission AND inclusion within Performance Plus. Boat & Yacht is a great opportunity to add to your bottom line.
- 3.** Get savings of up to 15% on each policy when you quote Travelers Boat with Auto, Dwelling, Condo, or another Boat or Yacht policy.
- 4.** Protect your renewal business. If your client has a boat insured with another company, it is just a matter of time before that company solicits the lines written with you. Account round boat now to increase retention. Leverage all the tools Travelers makes available to you via *toolkitPlus* to execute marketing campaigns.
- 5.** You can sell boat as a stand-alone policy. We do not require a supporting auto or home policy for boat or yacht.
- 6.** Take better care of your customers with Travelers’ specialized marine claims unit. Many of our competitors have claim handlers who see a car one day and a boat the next. At Travelers, our people are marine specialists who are highly trained to ensure your client’s boat will be back on the water as soon as possible following a covered loss.
- 7.** Consult with our knowledgeable marine account executives. We understand risk conditions both in and out of the water. Travelers offers inclusive comprehensive coverage for risks a boat owner might face.
- 8.** Our webinar, “Boat/Yacht: Quoting Boat with Travelers,” makes quoting and writing boat fast and easy. Go to Agency Training Resources on *For Agents* and in just 15 minutes, learn everything you need to know to write Travelers.
- 9.** Lift retention – up to 3.5 points on auto business.

Ask your Travelers sales executive today how they can assist you in moving your agency boat business. It’s a win-win opportunity for you and your clients!

Eliminate boat coverage gaps now

If your client's boat is insured with another carrier, they may be missing critical coverages. Use the chart below to compare carriers.

	COMPETITOR	TRAVELERS COVERAGE ADVANTAGE	YOUR CLIENT'S CARRIER
<p>MECHANICAL BREAKDOWN COVERAGE*</p> <p>Applies to sudden and accidental damage to a boat's machinery from an internal cause of loss. Damage to a boat's engine from an external cause of loss, such as striking a rock, is generally covered by most boat insurance policies. Mechanical breakdown coverage from an internal cause of loss is typically not covered by a boat insurance policy.</p> 	<p>This may require the purchase of a special endorsement for an additional premium. Coverage applies to the lower unit of an outboard motor or the upper and lower units of a sterndrive motor. Compare this to a Travelers policy where coverage is provided for these parts AND the inboard or outboard engine (A boat's engine represents a significant expense. Half the cost of a small boat may be the engine itself).</p>	<p>Applies to the boat's inboard engine, outboard engine, transmission, sterndrive and generator from an internal cause of loss. The amount of insurance provided for a covered claim is up to the full insured value of the boat and is at no additional premium.</p> <p><small>*The Mechanical Breakdown Endorsement will be available for boats and yachts that are 15 years old or less.</small></p>	GAP?
<p>SALVAGE COVERAGE</p> <p>Applies to the reasonable cost of a rescue to a vessel in imminent danger, i.e., to pay the salvage company the reasonable costs incurred to successfully rescue a vessel from sinking and to bring the vessel back to shore safely. This would include rescue of a vessel taking on water and in peril of sinking, and also include rescue from a hard or soft grounding.</p> 	<p>This may require purchase of a special endorsement at additional premium and may be limited to a soft grounding.</p>	<p>Provides salvage coverage up to the full insured value of the vessel. This coverage is provided in addition to the hull coverage, and there is no additional premium charge.</p>	GAP?
<p>WRECK REMOVAL</p> <p>Provides coverage for the costs, when legally required to do so, to raise and remove the wreckage of your vessel (after a sinking).</p> 	<p>May have coverage for wreck removal but check to be certain it is not limited to 5% of the hull value, which could create a very large GAP in coverage.</p>	<p>Provides wreck removal coverage up to the full limit of the liability coverage shown on the policy. This is at no additional premium charge.</p>	GAP?



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

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