

Do I need a separate insurance policy for my boat?

Is my boat covered under my homeowners policy or do I need a separate policy?

Most homeowners policies provide liability insurance for smaller motorboats with outboard motors of 25 horsepower or less, and for sailboats less than 26 feet long. Typically, there is \$1,500 coverage for damage to the boat for specified perils. However, theft and windstorm are limited and sinking is not covered at all.

What type of policy is best?

Boat owners are well served by a policy specifically designed to insure watercraft, offering all-risk coverage for the boat's full value. A boat owners policy provides the necessary liability, hull and motor coverage. The policies follow the boat, not the owner, unlike most personal auto policies; however, they are more expensive than auto policies do because they are written on nonstandardized policies.

What should I look for when I select a policy or check my existing coverage?

- Limits of navigation, or how far you can go and still be covered by the insurance policy
- provisions for insurance on the boat and other property on the boat
- perils covered by the boat
- exclusions for the boat (e.g., commercial use, racing, etc.);
- whether the policy is a separate policy or a nonstandardized policy

Do I have any other insurance?

Ask your agent to determine what type of insurance best meets your needs. Read and make sure you understand your policy.

Periodically review your coverage with your agent and be sure your craft is registered properly. In addition, be certain to follow all laws of boat navigation, including laws regarding drinking and boating, which are available from the U.S. Coast Guard and your local law-enforcement agencies.

Is it illegal to drink alcohol while boating?

New Hampshire state law for a recreational boater requires a blood alcohol concentration of less than .08 percent. State laws apply to state waters in waters within state geographical boundaries.

What is the law in New Hampshire?

New Hampshire state law prohibits the operation of a boat on state waters while one is impaired by drugs or alcohol or is intoxicated with a BAC of .08 or more, or in the case of a person under 21, .02 or more. A BAC limit between .03 and .08, along with other evidence, also can be used to determine if you are under the influence.

If charged with boating while intoxicated you face having your driver's license suspended from between nine to 24 months; losing your boat operating privileges for one year; and having the incident show up on your driving history and possibly affect your personal auto policy.

In addition to the penalties above, if convicted of boating under the influence while transporting a person under 16 years of age, the operator will be required to complete a mandatory seven-day residential intervention program at their own expense.



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