

For those who know

PLEASURECRAFT

For those who know peace on the water starts with insuring what can happen above and below the surface.

At GUARANTEE GOLD®, we understand that the joy of owning a watercraft also comes with a wide variety and unique set of risks. From a runabout at the cottage to a family treasure, we provide all risks coverage for high value watercrafts, including:

- Cabin cruisers
- Sailboats
- Runabouts
- Seadoos
- Antique wooden boats

Guaranteed Replacement Cost:

Whether you have a new or antique watercraft, GUARANTEE GOLD has you covered. If you suffer a total loss with your watercraft that is three years old or less, take advantage of our Guaranteed Replacement Cost. More than three years old? Don't worry, there is no depreciation for watercrafts over three years old if you suffer a complete loss.

Newly acquired watercraft:

We automatically cover any new watercraft, outboard motors, trailers or miscellaneous equipment you acquire by ownership for up to 30 days.

Non-owned watercraft:

Take another watercraft out for a spin without worry. We cover up to \$50,000 for damages you are legally obligated to pay for bodily injury or property damage resulting from your use of a watercraft not owned, leased, chartered or hired by you.

Wreck removal:

We will pay up to 100% of the amount of coverage for liability to cover the reasonable costs to raise, remove, or destroy the wreck of your watercraft, if you are legally required to do so.

Broad navigational territory:

GUARANTEE GOLD PleasureCraft coverage provides you with some of the broadest navigational zones in the industry (including the Port of New York), keeping your mind at ease wherever you go.

Mechanical breakdown:

Our policy provides you with mechanical breakdown coverage if it results from fire, sinking, submersion, jiggling failure, collision or stranding.

Emergency towing:

If your watercraft or trailer becomes disabled for any reason, other than a covered loss, we will cover the cost of towing to the nearest marina, delivery of necessary fuel or repair parts or labour done at the site of breakdown. No deductible applies.

Rewards for mitigation efforts:

Your costs to minimize or avert a covered loss to your watercraft will be paid up to 50% of the physical damage coverage.

Uninsured/Underinsured boaters protection:

We want to protect you from those who haven't protected themselves and offer up to \$1,000,000 in damages for bodily injury sustained from a boating accident with an uninsured/underinsured boater.

Loss of use & additional living expense:

If your watercraft is lost or damaged by a covered loss, we will reimburse a rental cost up to \$1,500 per occurrence and up to \$1,500 of additional living expenses during the repair replacement process. We'll even take care of the deductible for you.

No lay-up period required:

Our policy does not require a lay-up period, allowing you 12 months of boating pleasure.

Salvage awards:

After a covered loss, we will pay up to 100% of the amount of physical damage coverage for all salvage awards granted to a salvor.

Personal effects:

GUARANTEE GOLD provides you with up to \$30,000 for on board personal effects (including fishing tackle) for you and your guests and crew.

Medical payments:

We will pay up to a total of \$50,000 in medical expenses for any person injured while boarding, on board or alighting your watercraft.

Marine environmental damage:

We offer generous coverage for damages you are legally obligated to pay for marine environmental damage.

Search & rescue:

In the event any person is lost at sea from your watercraft, we will pay up to \$10,000 for the expenses incurred by you for a search & rescue operation.

Physical damage deductible waiver:

In the event of a total loss to your watercraft, the deductible will be waived.

Ice & freezing:

We do not exclude losses caused by ice & freezing.

Trailer:

We automatically cover any trailer used to pull your watercraft up to \$5,000. A \$250 deductible applies and higher limits are available.

Watersports:

You are covered for both physical damage and liability when your watercraft is used for watersports.

Please contact your independent insurance broker for a Guarantee Gold® quote today.