

PERSONAL WATERCRAFT COVERAGE

If you own your personal watercraft (PWC), you'll want to know about all the ways your PWC policy allows you to stay protected, including bodily injury, property damage and theft.

What is PWC Coverage?

Personal watercraft (PWC) coverage may cover the following:

- Bodily injury to yourself, another rider, or swimmer injured in your path
- Property damage to items such as docks, other PWCs or boats
- Guest passenger liability
- Medical payments
- Theft of your PWC

A typical policy will include a \$250 deductible for property damage, \$500 for theft and \$1,000 for medical payments. Liability starts at \$15,000 and can increase to \$300,000 to provide you and your family the financial protection you need in case your PWC is involved in an accident.

In addition, most policies include water sports liability coverage, which provides protection when you engage in sporting activities such as waterskiing, knee boarding or tubing.

Additional Liability Coverage

You may also want to consider purchasing a personal umbrella insurance policy connected to your homeowners or automobile insurance policy to give you additional liability protection. This coverage will provide you \$1 million in additional coverage at an affordable price.

PWC Safety Tips

Stay safe while operating your PWC by remembering the following:

- Remain at least 100 yards behind another vessel or PWC in front of you and at least 50 yards away from someone on each side to help you avoid a collision.
- Do not jump a wake created by a passing boat. In doing so, you could potentially misjudge the boat's speed and cause a collision. The wake may also push you into the traffic path of other vehicles coming from the opposite direction.
- Be aware of your surroundings. Avoid other PWCs, swimmers, boats, divers and fishers.

Buy in Bulk

If you have several personal watercraft (PWC) vehicles, you may qualify for a multi-boat discount. You can also purchase additional coverage for accessories and hauling trailers to keep all your bases covered.

Count on Us!

Make sure your PWC is properly protected by calling Garland-Sturges & Quirk today at (408) 227-9991.

Garland-Sturges & Quirk

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