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RESTINSURED

BY JEFF GELINEAU Vice President of United Agencies, The Club's Auto and Home Insurance Partner

Smooth Sailing With Your Boat

If the two happiest days of your life are the day that you buy a boat, and the day that you sell the boat, then the day that you insure the boat is probably not even on the list.

As the summer season draws to a close and people start to put away their boats, we thought it would be a good idea to remind you about the insurance needed for these toys. Personal watercraft (power boats, sailboats, jet skis and wave runners) have their own insurance exposures, and you should make sure that you are properly covered.

Most homeowners policies provide limited coverage for property damage for small boats including canoes and small sailboats. Coverage is very limited (usually \$1,000) and generally includes the boat, motor and trailer combined. Liability coverage is typically not included, but it can be added as an endorsement to a homeowners policy. You should want to consider purchasing a personal watercraft policy to protect yourself and your water vehicle in the event of an accident.

Larger and faster boats, yachts and personal watercraft including jet skis and wave runners require a separate boat insurance policy. The size, type and value of the craft and the water in which you use it factor into how much you will pay for insurance coverage.

What does a personal watercraft policy cover?

- Bodily injury for any injuries that you might cause to another person
- Property damage for any physical damage that you might cause to someone else's property
- Guest passenger liability for any legal expenses incurred by someone using your boat with your permission
- Medical payments for any injuries to yourself or any other passengers
- Theft if anyone steals your boat or water-craft, whether on the trailer or not.

Typical policies include deductibles of \$250 for property damage, \$500 for theft and \$1,000 for medical payments.

Liability limits start as low as \$25,000 and can be increased to \$1 million.

Boat owners should also inquire about special equipment kept on the boat, such as fishing gear, to make sure it is covered and verify that towing coverage is included in the policy.

You can save money on your boat insurance by inquiring about the following discounts:

- Diesel-powered craft, which are less hazardous than gasoline powered boats as they are less likely to explode
- Coast Guard-approved fire extinguishers
- Ship-to-shore radios

- Two years of claims-free experience
- Multiple policies with the same insurer, such as auto, home or umbrella policy
- Safety education courses including those offered by the Coast Guard Auxiliary

Jet skis and wave runners are growing in both popularity and power. And with that growth, the risks associated with them have increased as well.

Many people don't think that they need to buy a separate policy for their wave runner. This is far from the truth. These machines are very powerful and can cause severe injuries and property damage. You are just as liable for damage you cause on the water as you are for damage you cause on the highway.

When buying any type of personal watercraft policy, be sure to read the exclusions. Some common exclusions include:

- Striking a submerged object is a typical exclusion and a quite common cause of damage
- Engine overheating due to an accidental cause is often excluded under some policies
- Some policies have limits on theft or only provide coverage only when the jet ski is in a locked enclosure
- Some programs have a catastrophe deductible, which applies whenever the watercraft is damaged in a windstorm, hurricane or other natural disaster

Another important limitation involves operators of the watercraft. Many policies require operators to have a driver's license. Some may not insure children on jet skis. For some high-powered jet skis, policies may limit coverage to a named driver. It is important to read your policy to ensure that you have purchased the coverage that you need.

Feel free to call our agency if you have any questions about auto insurance, or would like to do a complete insurance review with us. Call us if you would like to get a quote for your home policy through us, or would like a question answered on any type of insurance.

Be safe and have fun!

United Agencies is the Club's partner is helping members with their home and auto insurance, and related products. We specialize in creating personal relationships with our customers, and serving their needs in a prompt, efficient and friendly manner.

Check out our City Employees Club page on the United Agencies Website at www.unitedagencies.com/cityclub. This website lists the upcoming visits we'll be making to City Department meetings where you can ask us any question in person, and get an instant quote!

Have a question? Is there something about insurance that you've always wanted to know, but were too ashamed to ask? Maybe something that you've just always been curious about?

Feel free to send me an email at

Sprint

jgelineau@unitedagencies.com, and I will try to answer your question in one of our monthly columns.

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