



PERSONAL WATERCRAFT

Protecting your fun on the water

Most people refer to a personal watercraft, or a PWC, by the brand name (Jet Ski®, WaveRunner® or SEADOO®) but whatever you call it, American Modern can protect it.

PWC program	
Coverage	<p>Full coverage – You are covered for liability, plus collision and comprehensive losses to your PWC. With full coverage you can add options to your policy.</p> <p>Liability only – You are insured for just the liability requirements of your state. Physical damage coverage to the PWC is not part of the policy.</p>
Loss settlement	<p>Market value – In the event of a total loss or theft, we pay the market value (actual cash value), which includes a deduction for depreciation. For a partial loss we pay the repair cost, minus depreciation for damaged parts. The policy deductible applies.</p>
Discounts	<p>Claim free renewal – 5% on first renewal and 10% each successive year</p> <p>Experience – rate is adjusted for ownership experience</p> <p>Insuring multiple units – 10% if insuring two or more</p>
Payment options	<p>EZPay – Pay through automated monthly installments.</p> <p>2-Pay – Pay half up-front with the balance due in a few months.</p> <p>Full Pay – Pay when coverage begins or on renewal.</p>
Included coverage	<p>Medical payments – Coverage starts at \$1,000 and can be increased up to \$5,000.</p>
Optional coverage	<p>Advantage endorsement –</p> <ul style="list-style-type: none"> • Uninsured watercraft and non-owned watercraft liability covered to \$15,000 or 50% of per person watercraft liability. • Personal effects covered to \$150. • Emergency assistance and towing covered to \$150 (\$300 per term). <p>Advantage Plus endorsement –</p> <ul style="list-style-type: none"> • Uninsured watercraft and non-owned watercraft liability coverage equal to per person watercraft liability. • Personal effects covered to \$300. • Emergency assistance and towing covered to \$250 (\$500 per term). <p>Trailer or boat lift – Add physical damage coverage for a trailer designed to transport your insured boat or the lift to take it out of the water.</p> <p>Watersport liability – Add protection beyond general liability.</p>



About American Modern

American Modern's property and casualty companies have provided specialty insurance solutions, such as motorcycle insurance, since 1965. Licensed in 50 states and based in Cincinnati, Ohio, the company's financial stability is rated A+ (Superior) by A. M. Best Company, an independent analyst of the industry. American Modern is a three-time winner of Frasier Group's "Outstanding Customer Support Award."



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Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

04281-PW-201311

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