



# Specialized protection for your watercraft.

HIGH VALUE HOMEOWNERS

AUTOMOBILE

Watercraft

JEWELRY, ART & COLLECTIONS

PERSONAL EXCESS LIABILITY

FLOOD

FRAUD & CYBER

Whether you own a sailboat or powerboat, a small boat or luxury yacht—or something in between—PURE's comprehensive Watercraft insurance is designed with you and your vessel's unique needs in mind.

**A Proactive Approach to Risk Management.** PURE Member Advocates® can provide advice on hull inspections, help find qualified hurricane shelters, assist with background checks on crew members and provide guidance on a hurricane or severe weather plan.

**Exceptional Claims Service.** At PURE, all claims are reported to licensed claims professionals, meaning you only have to tell your story once and the claim process can begin right away. Your PURE Member Advocate® will be available during and after the claim to help locate another vessel for you to use while yours is being repaired, research surveyors and repair shops, replace lost items and more.

## MEMBER STORY

PURE members set sail from Rhode Island, headed south to Antigua. During the trip, a storm brought rough waters and heavy winds which caused significant damage to the vessel's mast, sail and rigging equipment. Thankfully the vessel was still operable and the couple made it safely to Bermuda, where they then called PURE. PURE's claims adjuster arranged for initial repairs during their stay in Bermuda which would allow for them to continue on to their final destination before inclement weather would impact their travel. PURE's adjuster monitored the members' location through a marine traffic system to ensure they arrived safely and arranged for a local repair shop to finalize repairs once they reached Antigua.



**CONTACT A PURE MEMBER ADVOCATE®.** Our team of concierge-level professionals can help you get the most out of your membership and assist you before, during and after a claim. Call **888.813.7873** or email [memberadvocate@pureinsurance.com](mailto:memberadvocate@pureinsurance.com) to get started.

**pure**  
INSURANCE

# Watercraft Program

## SOME NOTABLE COVERAGE FEATURES

<b>Agreed Value</b>	In the event of a covered total loss to your watercraft, PURE will pay the hull coverage amount listed on your policy without applying your standard deductible. <sup>1</sup>
<b>Replacement Cost</b>	For most covered partial losses, PURE will pay to repair your vessel without deducting for depreciation. <sup>2</sup>
<b>Personal Effects</b>	Your policy protects more than just your vessel. If your personal property or fishing equipment is damaged or stolen, PURE will pay to replace it, up to the agreed upon limit.
<b>Emergency Towing and Assistance</b>	If your vessel becomes disabled—even if it is caused by an event not covered by your policy—PURE will pay the towing and emergency assistance costs without application of a deductible.
<b>Overland Transportation</b>	If your vessel is damaged while being transported on your trailer, during hauling, dry-docking, or while undergoing maintenance at a marina, PURE will pay to repair the damages up to the applicable limit on your policy.
<b>Tenders</b>	Coverage for tenders is automatically included up to the limit stated on your policy and can be tailored to your specific needs.
<b>Temporary Substitute Watercraft</b>	Coverage is provided if an insured watercraft is out of use due to a covered loss and not available for your use for at least 14 days from the date of loss.
<b>Broad Navigational Limits</b>	Whether navigating close to home or far away, we offer coverage for a wide variety of cruising itineraries in domestic and international waters.
<b>Precautionary Measures</b>	PURE will reimburse haul-out and storage expenses that you incur to protect your vessel, up to the limit stated on your policy, in the event of a windstorm, tidal surge or fire.
<b>Liability Protection</b>	If a lawsuit is brought against you or you are held liable by a third party as a result of an incident involving your vessel, your policy will protect you. PURE provides coverage for legal defense costs, damages, pollution clean-up and containment, wreck removal and Jones Act coverage for paid crew.
<b>Search &amp; Rescue</b>	If you or one of your passengers are lost at sea, PURE will cover up to \$25,000 for reasonable expenses incurred from a government entity for any search and rescue operations.
<b>Marina as an Additional Insured</b>	The marina or yacht club where your vessel is docked, moored or stored is included on your policy as an additional insured.
<b>Medical Payments</b>	If one of your passengers is injured aboard your vessel, PURE will cover reasonable medical and related expenses up to the limit stated on your policy, without the need to prove liability.
<b>Uninsured Boater</b>	Your policy includes coverage for bodily injury experienced by passengers on your vessel who are injured by an uninsured vessel.
<b>Occasional Charter</b>	Coverage for occasional charter is available by endorsement and includes Loss of Charter Hire income.

Thanks to a low cost of capital, careful member selection and proactive risk management, PURE members report an average annual savings of **more than 20%** on their Homeowners insurance.<sup>3</sup>

<sup>1</sup> A Named Storm Deductible may still apply if damage is caused by a hurricane, tropical storm or other named storm. <sup>2</sup> Actual Cash Value may apply to outboard motors, batteries, sails, fabric and protective covers over three years of age. <sup>3</sup> Average annual savings on homeowners insurance for members reporting prior carrier premiums from Jan. 2011 through Jul. 2017. Actual savings, if any, may vary. This material is descriptive only. Actual coverage is subject to the language of the policies as issued. All products, services and discounts may not be available in all jurisdictions. PURE® refers to Privilege Underwriters Reciprocal Exchange, a Florida-domiciled reciprocal insurer and member of the PURE Group of Insurance Companies, PURE Risk Management, LLC (PRM), a for-profit entity, serves as PURE's Attorney-In-Fact for a fee. PURE membership requires an executed Subscriber's Agreement & Power of Attorney. Visit [pureinsurance.com](http://pureinsurance.com) for details. Trademarks are property of PRM and used with permission. ©2019 PRM. All Rights Reserved. 44 South Broadway, Suite 301, White Plains, New York 10601. PURE HNW Insurance Services, CA Lic. 0178980. v 1.29.18