

# ERIE's Boat Protector

## Common Questions and Answers

### 1. What is meant by physical damage coverage?

Physical damage coverage is coverage for direct physical loss of or damage to the boat, boating equipment and accessories, outboard motor or boat trailer.

### 2. What is meant by liability coverage? What is medical payments protection?

Liability coverage provides protection for bodily injury or property damage liability arising out of the ownership, maintenance or use of owned and non-owned property. For example, you need liability coverage for bodily injury that you cause to others while operating your boat, such as swimmers or waterskiers. Liability coverage is also necessary in the event you damage another person's property, such as damage to another person's boat or boat dock.

Medical payments coverage provides protection for the insured, family members and others who sustain bodily injury.

### 3. Does The ERIE® offer any credits as part of its Boat Protector program?

Yes. Credits are offered for various items. Ask your ERIE Agent for details of these and other credits.

- Radar
- Ship-to-Shore Radio
- Sonar
- Built-in fire extinguishing system
- Loran
- Navigational classes
- Audible Burglar Alarm

#### 4. Does The ERIE offer any special features in its Boat Protector program?

- Yes. The ERIE® will pay up to \$250 per occurrence for emergency service, including towing to the nearest marina or other service point if your boat is disabled or stranded on the water. (No deductible)
- Also, loss to your boat, outboard motor(s) and boat trailer will be settled on a replacement cost basis, subject to the policy conditions and provisions.

#### 5. Does The ERIE offer any optional coverages?

Yes. For an additional premium, you can tailor the coverage to meet your specific needs. For example:

- Uninsured boaters protection: this coverage protects you should you be involved in a boating accident caused by a hit and run boater or a boater who has no insurance.
- Additional amount of emergency service coverage. (Options include an additional \$250, \$500 or \$750.)
- Additional amount of personal effects coverage. (Options include an additional \$500, \$1,000, \$1,500 or \$2,000.)

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Please refer to the actual policy for any applicable exclusions, conditions and provisions.



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