



Introducing personal watercraft coverage from Travelers.

Personal Watercraft coverage from Travelers includes competitive rates, high-quality coverage, excellent customer service and our renowned claim service expertise.

Competitive rates and special discounts. In addition to affordable coverage, your customers can qualify for special discounts for insuring their auto, home/condo and boat together with Travelers.

Coverage some carriers overlook. If your insured's Personal Watercraft is 3 years of age or less at the time of new business, mechanical breakdown coverage is available.*

Excellent customer service. Travelers Personal Watercraft is serviced by dedicated marine experts committed to outstanding policy service, and claims-handling that gets your customers back on the water as quickly as possible.

Now you can easily grow your business by targeting boat owners, homeowners and auto owners.

For example, many watercraft owners are also homeowners which offers you terrific cross-selling opportunities with these customers.

Does your customer have a personal watercraft?

We can now protect it. Learn more about Travelers personal watercraft coverage:

Coverage

Travelers personal watercraft insurance offers physical damage protection for the hull, comprehensive coverage for other kinds of damage or loss, plus liability coverage. Minimum hull value is \$3,000.

Actual Cash Value – In the event of a total loss or theft, we pay the actual cash value, which includes a deduction for depreciation. For a partial loss, we pay the repair cost, minus depreciation for damaged parts.

Personal watercraft product eligibility**

- Customer must have one or more companion policies such as boat, yacht, auto, home or condo.
- If your client has an umbrella policy with Travelers, remember to add the Personal Watercraft exposure to the umbrella using the PLUS 05 endorsement.
- The minimum premium is \$175.
- Personal watercrafts (PWC) more than 15 years of age are ineligible.
- The PWC principal operator must be at least 21 years old and have three years of boating experience.
- The maximum liability coverage is \$300,000 and the maximum medical payments coverage is \$5,000.
- Our deductible starts at 3 percent of the insured value of the PWC.
- Inland and coastal risks are eligible.

Networked Insurance Agents provides its affiliate members with this material on behalf of the carrier. Note that reasonable efforts will be made to maintain up to date content, however underwriting guidelines and product availability are subject to change at anytime based on the carrier. Not all coverages and markets available in all states. Additional lines of business may be available. Target classes listed do not necessarily represent every eligible class. To be certain whether a risk fits the carrier appetite, it is best to submit the account to Networked for marketing.

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