

DWYER INSURANCE

Personal Watercraft Primer



Personal watercraft are not generally covered by homeowners or auto insurance, and where they are, the coverage limits can be fairly low. You may need to purchase a specifically designed policy in order to insure these vessels. The personal watercraft policy covers:

- Bodily injury
- Property damage
- Guest passenger liability
- Medical payments
- Theft

Typical policies include deductibles of \$250 for property damage, \$500 for theft and \$1,000 for medical payments, although these may vary from company to company.

Liability limits start at \$15,000 and can be increased to \$300,000. This coverage will provide financial protection if your personal watercraft is involved in an accident.

Most policies also include water sports liability, which covers risks associated with activities such as waterskiing.

Consider buying an umbrella policy, which will provide more liability protection. One million dollars in extra coverage costs about \$300 a year and would extend to your home and auto insurance policies.

If you have several personal watercraft, you may qualify for a multi-boat discount on your insurance. Additional coverage can also be purchased for trailers and other accessories.

Be sure to speak with your insurance agent or company representative about your specific needs.

Personal Watercraft Safety

Sea Doos, Wave Runners and other personal watercraft are fun and so easy to use that you can get a false sense of security; however, each year they cause thousands of serious injuries.

To safely enjoy your personal watercraft, the I.I.I. suggests the following:

- Never follow directly behind another personal watercraft. Stay at least 100 yards behind the vessel in front, and no less than 50 yards to one side. Because these vessels can travel at a very high rate of speed, each rider must be able to react to sudden changes in order to avoid a collision. Eighty percent of all injuries and fatalities occur when two vessels collide with one another.
- Don't jump the wake of a passing boat. You could misjudge its speed and cause a collision. Or you might end up in the path of traffic coming from the other direction.
- Stay alert! Be aware of what is going on around you. Steer clear of other watercraft, swimmers, divers, water skiers and fishermen.