



How To Select The Right Boat Insurance

Unlike home or auto insurance, boat insurance policies can vary widely from one company to the next. So which type of boating insurance is best for you? Larger and faster boats such as yachts, and personal watercraft such as jet skis and wave runners require a separate boat insurance policy. The size, type and value of the craft and the water in which you use it factor into how much you will pay for insurance coverage. Try these tips.

Boat Insurance Tips

- Know the Agent--One way to find a good agent is to ask friends who have had a good experience with the agent and/or Insurance Company.
- Agreed Value vs. Actual Cash Value--These are the two main choices that boaters face, and depreciation is what sets them apart. An “agreed value” policy covers the boat at whatever value you and your insurer agree upon. While it typically costs more up front, there is no depreciation if there is a total loss of the boat (some partial losses may be depreciated). “Actual cash value” policies, on the other hand, cost less up front, but factor in depreciation and only pay up to the actual cash value at the time the boat is declared a total or partial loss, or property was lost.
- Customize--Bass boaters may need fishing gear and tournament coverage as well as “cruising extensions” if they trailer their boat far from home. You may want “freeze coverage” if you live in a temperate location because, ironically, that’s where most of this kind of damage occurs. A good agent will tailor your coverage to fit your needs so there will be no surprises.

Berry Curtis Insurance is a family owned and operated insurance agency dedicated to providing quality insurance solutions to clients near Redding, California since 1986. When you work with Berry Curtis Insurance, you’ll experience the exceptional service and attention to detail that you can only find with an independent insurance agency.

