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FOR IMMEDIATE RELEASE

Don't Believe Everything You Hear about Boat Insurance

The Professional Insurance Agents of Wisconsin debunk popular boating insurance myths.

MADISON, Wisconsin (May 21, 2007) – With the arrival of warmer temperatures, Wisconsinites begin to make weekend trips to enjoy the many lakes and rivers our state has to offer. But in all of their preparations, boaters often overlook reviewing their boating insurance because they assume they are covered.

“There are a number of common myths about boat insurance,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW). “It is important to review your coverage annually with your professional independent agent to ensure that you are covered.”

Some common misconceptions about boat insurance include:

- Boat insurance is only required if a boat is 24 feet or longer. *It is recommended to have coverage on any size boat.*
- Boat insurance covers you anywhere you go boating in the continental U.S. *Some policies only cover the boat when it is on the waters it is most frequently used or limit coverage to within 100 nautical miles of a home port.*
- Your boat will be covered if you store it outside. *Most policies say it has to be fully enclosed for complete coverage.*

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- Your boat will be completely covered if it was added as an endorsement to your homeowners policy. *Many claims situations are not covered by standard homeowners policy endorsements such as: lost or stolen fishing equipment or personal belongings or your boat is destroyed and the wreckage needs to be removed..*
- Drinking and boating penalties are less than drinking and driving. *The penalties for drinking and boating are just as stiff as they are for drinking and driving.*

To ensure that your boat is properly covered, review your coverage with your professional independent agent. To locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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