

# Personal Watercraft



## Key Features

The Foremost® Personal Watercraft (PWC) program offers a great insurance product for personal watercraft owners. With a Foremost PWC policy, customers can select the coverages that best fit their situation and equipment. From basic coverage to a complete package with several optional coverages, the Foremost policy has the flexibility most people want. Policies are even available for families with more than one personal watercraft.

Today's personal watercraft can cost \$5,000, \$10,000 or even more. And in many cases, they aren't covered by homeowners or renters policies. That's a big investment to put at risk, not to mention the liability exposure.



## Coverage Highlights

The Foremost Personal Watercraft policy offers a wide range of standard and optional coverages, including:

- **Towing and Assistance** covers breakdowns while on the water and if the trailer is disabled.
- **Uninsured Watercraft Bodily Injury** provides coverage for bodily injury for accidents for which the insured is entitled to recover from an uninsured watercraft.
- **Accessory coverage** for things like racks, windshields and additional permanent accessories that were not originally provided by the manufacturer.
- **Med Pay** covers the insured and their guests for medical payments within one year of an accident that caused injury.
- **Trailer coverage** protects the trailer specifically designed to transport the covered vessel.
- Bodily Injury/Property Damage or Liability Only
- Coverage to recover and protect the personal watercraft from further damage
- Watersports Liability and Wreck Removal

## Discount Highlights

To keep policies competitive, Foremost offers a variety of discounts that can save customers money on their premium. Depending on the state, discounts can include:

- **Multi-Unit** for customers insuring more than one personal watercraft
- **Multi-Policy** for customers with additional Foremost or Farmers® policies
- Renewal
- Prior Insurance

We offer a broad range of personal insurance products including auto, manufactured home, specialty homeowners, landlord or rental property, seasonal or vacant property, motor home, travel trailer, motorcycle, off-road vehicle, snowmobile, boat, personal watercraft and collectible auto.

*Product availability is based on authority and all products may not be available in all areas.*

## Risk Groups

- PWCs up to 14' in length
- Operated on the navigable waters of the U.S. and Canada, including lakes/coastal waters up to 10 miles from the coast
- Owned and operated by the insured and household family members or permissive users
- Most Jet Ski® models
- Most Wave Runner® models
- From stand-ups to four-seaters

## Claims Service

Every Foremost policy is backed by our excellent reputation and expert claims service. File a claim quickly and easily online at [Foremost.com](http://Foremost.com) or by calling 1-800-527-3907.

## Foremost PayOnline™

Because every customer's budget is a little different, Foremost offers several flexible payment plans, including the convenience of Foremost PayOnline.™ In tandem with flexible deductible levels and flexible limits, Foremost can help customers keep premium payments affordable.

For more information on Foremost products, visit [Foremost.com](http://Foremost.com). Producers can get a quote and book business on [ForemostProducers.com](http://ForemostProducers.com).

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