

Buying Boat Insurance

Those of you who own boat will want to make sure you get watercraft coverage. Often times, people don't realize that they need this type of coverage for their boats. There are many boat owners that don't even realize this type of insurance is even available.

You need boat insurance if you own a boat, it's that simple. Before you buy boat insurance, here are some things you simply must know.

- Many states now require that you carry watercraft liability coverage. What this coverage does, is protect you against any damage that you cause to other people or their property with your boat. This insurance will also cover you for vandalism, theft, fire, stranding, sinking, and even collision. You should always call your insurance agent and see what's required with your state and what policies they cover.

- There is also optional coverage that you should really consider. One type of coverage that you should strongly consider is Wreckage Removal. In most areas, the removal of sunken or wrecked boats is required by law, and the responsibility of the owner to pay for the removal, which can easily be very expensive.

Wreckage Removal coverage will pay these costs for you. You should also consider adding coverage that will pay for repairs and mechanical failure as well, along with towing charges - should you ever need to be towed back to the shore.

- Not all insurance companies cover everyone who operates the boat. This is something you should always ask about, find out who is covered when operating the boat. There are several companies that will only cover the owner of the boat. Make sure that the insurance agent defines who is

covered when operating the boat.

- When you shop for boat insurance, call your current company first, then check with other companies to see what type of rates they offer as well. Always remember that insurance agencies are in competition with each other, and they'll work with you to get you to join them. Let one know about a better rate that you've been quoted and see if they'll go one better.

Before you shop for boat insurance, think about the investment you have made with your boat. Boats are not cheap, replacing or repairing them isn't cheap either. Therefore, you should always make sure you get the coverage you need to protect you against anything that happens with your boat.

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