



Intact Ocean Marine | Yacht

Accidents happen to even the most careful yacht owners, and that is why proper insurance coverage is essential. Our Yacht Policy provides protection specifically designed for the unique needs of today's yacht owner. Written in plain language so that your client can fully understand the coverage we provide, our policy is flexible so we can customize to your client's particular needs. Our goal is to make the process of insuring your client's boat as easy as possible—so they can spend their free time on the water, not worrying about paperwork.

Why Intact Ocean Marine?

- Online quoting capabilities
- Dedicated team of yacht underwriting experts
- Superior, personal service
- 24/7 claims services

Coverage includes:

- All-risk protection for yachts of all sizes and values, as well as dinghies, outboard motors and boat trailers
- With regard to some exclusions, resultant damage may now be covered
- Personal effects coverage
- Commercial towing and assistance in case of emergency
- Liability for loss of life, bodily injury and property damage to third parties
- Wreck removal expense
- Liability for your use of non-owned yachts, under specific circumstances
- Automatic coverage for newly acquired yachts, under specific circumstances
- Uninsured and under-insured boaters insurance
- Medical payments
- Pollution liability
- Defense costs and civil suit bonds
- Longshore and harbor workers compensation insurance

In addition, we will...

- Share equally in the cost of moving boats to safe harbor or storage if the National Weather Service issues a hurricane watch or warning, up to a certain limit.
- Arrange an extension of territorial limits to suit navigational needs.

- Base valuation of damaged property on “new for old,” except for specially listed items that are subject to depreciation.
- Include an arbitration clause to facilitate prompt resolution of coverage disputes.

Provide convenient payment plans and provide the option of reducing premium by increasing hull deductible.

Superior Claims Service

No matter how much you prepare, claims will happen, and we’re ready to help. From the initial loss report to claims resolution, our highly dedicated, experienced worldwide network of claim professionals will partner with you to ensure fair and expedient claim resolution.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



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