

Ensuing Loss Coverage

Can Save a Boat Load in Repairs

What is ensuing loss coverage?

If certain excluded causes of loss result in the insured boat sinking, burning, or colliding, any damage from those events (A.K.A. ensuing loss) is **eligible for coverage**.

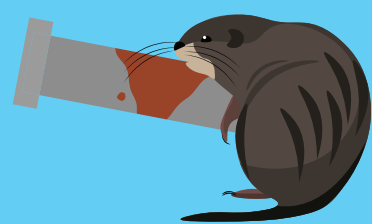
40%
of the boat's value.

Average cost of repairing a boat that has been underwater, **even briefly** is usually

Ensuing loss

Ensuing loss coverage is automatically included in EVERY American Modern® boat policy.

Example of ensuing loss coverage



If an animal bites through a hose, the hose is not covered.

But if the bitten hose leaks water. . .

And sinks the boat. . .

Any damage caused by the sinking (such as corroded engine) is eligible for coverage.

*What is an exclusion?

All boat insurance policies have exclusions (items that are not covered).



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates, discounts vary, are determined by many factors, are subject to change.

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