

# Personal Watercraft Insurance



## Enjoy the open waters with confidence

Contact your independent agent and ask about  
Progressive Personal Watercraft Insurance.

To find a local agent, go to [progressiveagent.com](http://progressiveagent.com).



Progressive Casualty Ins. Co. & affiliates, Mayfield Village, OH, and Progressive County Mutual Ins. Co., Austin, TX. All coverages subject to policy terms and conditions. Coverage and policy features not available in all states or situations. Loyalty Rewards Program not available in all states and situations. Cumulative benefits are limited. Discounts not available in all states. 12A00031.PWC.8 (05/13)



# PROGRESSIVE

## Ride the waves with confidence

Whether skimming across the glassy water, crashing through the waves, or simply coasting the shores, it's important to protect your personal watercraft (PWC), and your pursuit of happiness, for years to come.

While adding your PWC to your homeowners policy might seem like a simple solution, it might also leave you with some gaps in your coverage. That's why a specialized Personal Watercraft policy from Progressive can offer you peace of mind on the water, on the road, or even in storage.

## Protection created specifically for your PWC

Progressive PWC Insurance helps protect you, the people around you, and your personal watercraft (valued up to \$27,000). This includes items like water sports equipment and trailers. Plus, you can customize your policy with coverage that fits your needs, including:

- **Uninsured Boater.** Get coverage for bodily injury caused by an uninsured watercraft.
- **Liability.** Choose limits up to \$500,000.
- **Medical Payments.** Get reimbursed for necessary medical care following an accident, regardless of who's at fault. Choose up to a \$10,000 limit.
- **Replacement Cost Personal Effects.** Protects your personal items that are on your PWC, such as cameras, sunglasses, smartphones, etc.
- **24-Hour Roadside Assistance.** If your car or truck becomes disabled while towing your PWC and covered trailer, we'll tow that vehicle even if it's not insured with Progressive.

*We got a flat on the way. 😞  
But thanks to Roadside Assistance,  
we made it to the lake. 😊*



## Outstanding savings and value

With the Loyalty Rewards Program, you'll start earning valuable benefits and discounts from the day you buy your policy, including:

- **Claim-Free Renewal Discount.** Save at renewal time if your previous policy period was accident-free.
- **Responsible Driver Discount.** Get a discount if any driver on your policy has no accidents or violations for the last three years.
- **Disappearing Deductibles.** Reduce your original deductible by 25 percent for each claim-free policy period ... and after four claim free periods, your deductible is \$0.

Plus, if you qualify, enjoy a wide array of discounts, including:

- **Homeowner.** Rates are discounted if you own a home.
- **Paid In Full.** Pay the total premium at the point of sale or renewal and get a 10 percent discount.
- **Multi Vehicle or Multi Policy.** Receive a discount if you have more than one vessel on your policy or more than one policy with Progressive.

## Expert claims service

Reporting a claim is easy. Simply call us anytime, 24 hours a day. Our claims specialists are always there to help. They'll work directly with the repair shop to make sure the repairs go smoothly and your PWC is ready for the waves.