

BOAT COVERAGE THAT MATTERS

Individualized coverage to fit your needs



Click play button to watch videos.

Sign & Glide® On-Water Towing

- Works like Roadside Assistance
- We dispatch a tow operator and pay the bill directly
- No out-of-pocket costs to customer

Perpetual Agreed Value & Total Loss Replacement

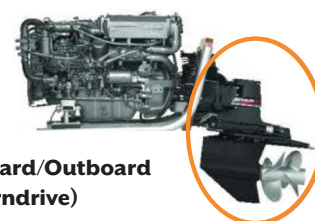
- Once we agree on a value for the boat, that value stays for as long as the customer chooses to pay the premium

Propulsion Plus® Mechanical Breakdown

- In the event of a mechanical failure, pays to repair or replace the lower unit of an outboard motor and the upper and lower units of a sterndrive motor



Outboard



**Inboard/Outboard
(Sterndrive)**

PROGRESSIVE

ADDING A BOAT OR PWC TO A HOMEOWNERS POLICY JUST DOESN'T COMPARE

Here are just some of the reasons why Progressive insures more than 1 million watercraft:

POLICY FEATURES*	PROGRESSIVE POLICY
Perpetual Agreed Value	Available on any boat eligible for Physical Damage coverage. Pays the rating base regardless of the Actual Cash Value at the time of total loss. Optional for full coverage policies. Protects against depreciation.
Total Loss Replacement	Available on previously untitled boats up to one model year old. In the event of a total loss, replaces the insured boat with a new boat for the first five model years. After five model years, we pay the purchase price of the original boat. Protects against both depreciation and inflation.
Total Loss Coverage	Available on previously untitled personal watercraft up to one model year old. This optional coverage pays the MSRP of a current model year PWC of the same make and model, less the applicable deductible. Qualifying PWCs can keep this coverage until the PWC is three model years old at renewal, at which time the settlement option becomes Actual Cash Value.
Navigation	Coverage applies to all inland waterways and all bodies of water within 75 miles of the U.S. and Canada; 125-mile navigational limit endorsement available.
Environmental damage	Fuel spill and wreckage removal coverage included with all policies.
Unlimited Roadside coverage	Covers breakdowns while the boat is in tow—even if the tow vehicle isn't insured by Progressive.
Watersports activities, waterskiing, wakeboarding	Included with Liability and Med Pay coverages.
Replacement costs for on-board items	Offers primary coverage for personal effects and fishing equipment.
Propulsion Plus® Mechanical Breakdown coverage	Provides coverage for the lower unit of an outboard motor, and the upper and lower units of a sterndrive motor, in the event of a mechanical breakdown, <i>including those caused by wear and tear.</i>
Disappearing Deductibles	Deductibles are reduced by 25 percent for each claim-free policy period. After four claim-free policy periods, the deductible is zero.
Small Claim Forgiveness	Premium doesn't increase if a customer has one or more claims that require a payout of \$500 or less by Progressive.
Sign & Glide® On-Water Towing	Help comes to your customer if they're stranded on the water and need fuel, a jump, or tow. We pay the tow vendor directly so your customer pays nothing out-of-pocket.

TIPS TO HELP YOU SELL MORE SPECIALIZED POLICIES:

- **Cross-sell to existing Progressive customers**—The more policies a customer has with your agency, the longer they'll stay.
- **Network with boaters and PWC owners**—Attend local regattas, races, fishing tournaments, and events coordinated by national enthusiast groups.
- **Ask your customers for referrals.**
- **Put marketing materials to work for you**—Distribute brochures to the local Coast Guard auxiliary for use during boating safety courses.
- **Network with dealerships and fishing and boating clubs in your area.**
- **Enhance your online presence**—Use social media, blogs, and your website to promote that you sell Progressive's specialized insurance products.
- **Target direct mail**—Focus on members at marinas, storage facilities, fishing clubs, yacht clubs, and other registered clubs in your area.

For more information, review our online training courses on ForAgentsOnly.com (FAO). Go to Support > Knowledge on Demand > Products and choose from the following courses: Boat or Grow your business by growing Boat, Motorcycle and RV.

**Not all policy features are available in all states.*