

CHARTER FISHING AND CRUISING



Boat owners and yacht policies are readily adaptable to charter or charter cruising use. We start with the great pleasure boat policy and add enhanced coverage needed for charter use. **See your local agent for details.**

WEATHER PROVERB

*Winds that swing against the sun
And winds that bring the rain are one.
Winds that swing around the sun
Keep the rain storm on the run.*

This traditional saying is based on the direction that a weather vane points, but observing a flag flapping in the breeze will serve just as well. The proverb means that a wind that changes its direction so that it moves from east to west, with the movement of the sun, almost always results in clear skies. But a wind that changes its direction against the movement of the sun, blowing first from the west, and then from the east, invariably brings dirty weather with it.



PRE-DEPARTURE FLOAT PLAN

Before leaving for a cruise or day trip, give a relative or other responsible person the information in this suggested float plan. Notify this person of any change in plan. Do not attempt to file a float plan with the Coast Guard as it does not have the staff to keep track of boats.

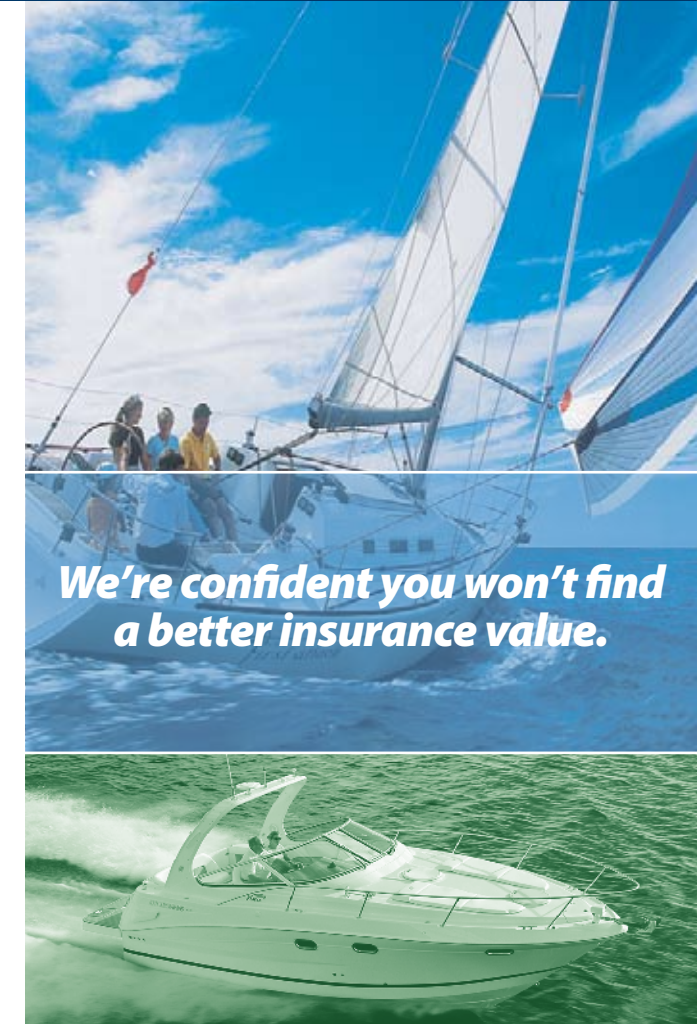
1. **Contact information:** Name and phone number
2. **Boat description:** Type, make, length, color, registration number, name of boat, etc.
3. **Engine:** Type, number, horsepower, fuel capacity
4. **Persons aboard:** Name, address, phone number
5. **Medical issues** for anyone aboard
6. **Safety equipment:** PFD's, life raft, dingy, EPIRB, visual distress signals, water supply, food, etc.
7. **Marine radio:** type, FCC call sign
8. **Trip plan:** Departure, destination, route, time of arrival and return
9. **Vehicle information:** License number, make, color, where parked (include trailer)
10. **Suggested date & time** to call Coast Guard or local authorities
11. **Competency:** Boating skills, first aid training of people aboard
12. **Emergency phone numbers**
13. **Any other pertinent information**

OUR COMPLETE PRODUCT LINE

- Homeowners
- Personal Automobile
- Renters and Rentals
- Mobilowners
- Home Business
- Businessowners
- Business Package
- Business Automobile
- Workers Compensation
- Equipment Breakdown
- Farmowners and Country Estates
- Yachts and Boats
- Umbrellas

Compare our coverage and price. We're confident you won't find a better insurance value.

For quotes or additional information on these and other insurance products, contact your independent agent.



We're confident you won't find a better insurance value.



Fremont Insurance

Insuring and Investing Exclusively in Michigan Since 1876

933 East Main St.
Fremont, MI 49412

231.924.0300 Phone
888.968.3664
231.928.4024 Fax
www.fmic.com



Fremont Insurance

Insuring and Investing Exclusively in Michigan Since 1876

www.fmic.com



Insuring and Investing Exclusively in Michigan Since 1876

Spend your valuable summer hours enjoying your yacht, not worrying about financial loss if damage occurs. Know that your investment is protected wherever you use it and even when it is laid up during the winter. Fremont Insurance offers you the best available coverage at a cost you can afford. We understand the boating lifestyle and have designed a program that is easily customized to fit your individual needs.

OUR YACHT POLICY

Eligible yachts are 28 feet or more in length, with a minimum value of \$35,000. They can be either power or sail. The policy is easily customized to meet individual needs. Here's what the standard policy provides:

- Agreed value on the yacht
- No depreciation on many common repairs
- \$5,000 Auxiliary equipment coverage at replacement cost with \$250 deductible. Dingy or tender included with up to a 25 H.P. outboard motor
- \$2,500 Personal property at replacement cost with \$250 deductible
- \$1,500 Trailer coverage
- Supplemental coverage
 - \$2,500 Emergency assistance with no deductible
 - \$500 Emergency travel with no deductible
 - Salvage costs up to 90% of the insured value of yacht
- Liability (P&I) select level up to \$1,000,000

Includes coverage for:

 - U.S. Longshore & Harborworkers Compensation Act
 - Jones Act
 - Pollution to \$300,000
 - Non-owned yacht operation, including physical damage to non-owned yacht up to \$100,000 with \$1,000 deductible
- \$5,000 Medical payments coverage
- \$25,000 Uninsured boater coverage

Lay-up and Navigation

- The standard lay-up period is December 1 to April 1.
- The standard navigation area includes the Great Lakes and tributaries, the St. Lawrence River and tributaries down stream to Quebec City, and the inland waters of New York state including the Hudson River downstream to the George Washington Bridge.

Deductibles and Premium Credits

- Deductibles are a percentage of the insured amount of the yacht. Available deductibles are 1%, 1.5%, 2% or 3%
- Premium credits available include:
 - Completed qualifying safety courses, license
 - Multiple policy discount
 - Built-in fire extinguisher system
 - Diesel power
 - Senior discount (50+)
 - Navigation package (VHF, GPS, Depth)
 - Radar
 - Claims-free years with us
 - More

Maximum credit is 50%.
See your local agent for complete list.

OUR BOAT POLICY

Eligible boats are 32 feet or less in length and \$150,000 or less in value.

Coverage Highlights

- Agreed value coverage through 5 years of age standard (up to 20 available)
- "Risk type" physical damage coverage
- No depreciation on many common repairs
- Automatic coverage for detachable and portable equipment up to \$2000; Higher limits available
- Automatic coverage for miscellaneous contents up to \$500. Higher limits available.
- Emergency towing included to \$500; Higher limit available
- Emergency travel included to \$500.
- Liability coverage options to \$100,000, \$300,000, \$500,000, or \$1,000,000
- Liability coverage includes pollution liability up to \$300,000
- Up to \$5,000 medical payments coverage
- Uninsured boater liability available

Deductibles and Premium Credits

Higher deductibles result in lower premiums. Available deductibles \$250 to \$2500.

Credits available, include:

- Completed USCGA or USPS safety courses
- Diesel power
- Built-in fire extinguisher system
- Navigational aids
- Claims-free years with us
- Senior discount (50+)
- Multiple policy discount
- More

Maximum credit is 50%.
See your local agent for complete list.



**Compare our coverage and price.
We're confident you won't find
a better insurance value.**