

# Personal Watercraft (PWC) Coverage

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## Do You Like to Cruise on the Open Water?

If so, you have a need for the right insurance protection! Now that you own your personal watercraft (PWC), it's time for some fun in the sun. But first, you'll want to know about all the ways your PWC policy allows you to stay protected, including bodily injury, property damage and theft.

### Policy Details

A typical policy will include a \$250 deductible for property damage, \$500 for theft and \$1,000 for medical payments. Liability starts at \$15,000 and can increase to \$300,000 to provide you and your family the financial protection you need in case your PWC is involved in an accident.

In addition, most policies include water sports liability coverage, which provides protection when you engage in sporting activities such as waterskiing, knee boarding or tubing.

### Additional Liability Coverage

You may also want to consider purchasing a personal umbrella insurance policy connected to your homeowners or automobile insurance policy to give you additional liability protection. This coverage will provide you \$1 million in additional coverage at an affordable price.

### PWC Safety

Though PWC vehicles provide hours of enjoyment and are fairly easy to operate, they can be dangerous to use. Stay safe while operating your PWC by remembering these safety tips:

- Do not drive a PWC directly behind another PWC in the water. Instead, stay at least 100 yards behind another vessel in front of you and at least 50 yards away from someone on each side. Since you can travel at high speeds on a PWC, staying a safe distance from others will help you avoid a collision.
- Do not jump a wake created by a passing boat. In doing so, you could potentially misjudge the boat's speed and cause a collision. The wake may also push you into the traffic path of other vehicles coming from the opposite direction.
- Remain constantly alert of what is going on around you as you ride. Avoid other PWCs, swimmers, boats, divers and fishers. Sharing the open water with others responsibly will make for a more enjoyable experience for everyone.

### Count on Us!

Thrill-seeking on the open water can be unpredictable, but your coverage shouldn't be. Make sure your PWC is properly protected by calling Huckaby & Associates today at (803) 772-3773 to learn more about all of our insurance solutions for all of your recreational, home and auto needs.

### Buy in Bulk

If you have several personal watercraft (PWC) vehicles, you may qualify for a multi-boat discount. You can also purchase additional coverage for accessories and hauling trailers to keep all your bases covered.

### The Basics

Personal watercraft (PWC) coverage may cover the following:

- Bodily injury to yourself, another rider, or swimmer injured in your path
- Property damage to items such as docks, other PWCs or boats
- Guest passenger liability
- Medical payments
- Theft of your PWC

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