

If you are located in Durham region: Ajax, Pickering, Oshawa, Whitby or surrounding area and your boat is financed, docked at a local marina or stored in your private boathouse, insurance can protect your liability risks. While boat insurance is not mandatory it can cover damage, liability and other unforeseen events.



Hull and Machinery

Damage coverage up to the total loss of your boat and attached equipment.



Protection and Indemnity

Liability coverage that protects you against property damage and bodily injury.



Medical Payments

Coverage for incidental medical expenses due to an incident on your boat.

WHAT INSURERS NEED TO KNOW

The information that an insurance company requires about a boat and its operators is similar to the type of information it needs to provide auto insurance. It includes:



Details About Your Boat

The boat's length, type and value.



Condition and Market Value

Insurer may ask for a survey if your boat is more than 15 years old.



Location When Used

The waters you typically navigate and if you ever charter your boat.



The Boats Usage

How frequently the boat is used, what it's used for, and how and where it is stored.



Owner/Operators History

The experience, loss and claims history of the owner and/or operators.



Operators Memberships

If the operators are members of the Sail Canada or Canadian Power and Sail Squadrons.