

Watercraft Insurance from a Locally-Based Company

We've been serving Colorado customers since 1950 when a group of farmers started the company to provide affordable, reliable insurance to Colorado farmers and ranchers. Word swiftly spread about the value and exceptional service Farm Bureau® Insurance offered and the company quickly grew.

Today, Farm Bureau® Insurance provides auto, homeowners' and farm/ranch insurance across Colorado, while remaining true to our roots.

You need insurance for your personal watercraft that you can count on. We couldn't agree more. Farm Bureau® Insurance has a long history of providing outstanding customer service and quality insurance products at competitive rates.

Protecting the Colorado Way of Life.™

Your Coverage. Farm Bureau Service.

Watercraft from Farm Bureau® Insurance

At Farm Bureau® Insurance, our work is built on a promise to you. This exceptional policy helps protect everything that a watercraft owner needs.

Watercraft



www.cfbinsurance.com

WT-BR [03/2025]
Colorado Farm Bureau® Insurance Company, Centennial, CO
Southern Farm Bureau® Casualty Insurance Company
Southern Farm Bureau® Life Insurance Company, Jackson, MS



**Auto • Home • Life
Farm • Ranch**

Our Watercraft insurance program offers options for protecting your recreational vehicle and occupants from the results of an accident.

Coverage For Damage to Your Watercraft

We will pay for direct and accidental loss to "your covered watercraft" and "watercraft equipment" minus any applicable deductible shown in the Declarations. If loss to more than one item of covered property results from the same loss, the deductible will apply once.

Standard Coverages

- **Bodily Injury and Property Damage Liability Coverage:** This coverage pays damages for bodily injury or property damage for which any insured becomes legally responsible, except punitive or exemplary damages, because of a watercraft accident.
- **Medical Payments Coverage:** This coverage pays reasonable expenses incurred for necessary medical and funeral services because of bodily injury caused by accident and sustained by an insured.

Optional Coverages

Physical Damage Coverage

- This coverage pays for direct and accidental loss to the covered watercraft equipment, outboard motor or watercraft trailer, minus any applicable deductible.
- If loss to more than one of "your covered watercraft" results from the same loss, the highest deductible applicable to any one of "your covered watercraft" damaged in the loss will apply once to the loss.

Personal Watercraft Coverage

- This option makes available the following coverages to personal watercraft as provided in the policy:
 - Liability
 - Medical Payments
 - Physical Damage
 - Uninsured Watercraft

Increased Limit-Fishing Gear Coverage

- This option offers an increased limit for fishing gear under Coverage for damage to your watercraft.

Houseboat Contents Coverage

- This option provides contents coverage for the houseboat listed on the declaration of the policy.

Watercraft Total Loss

Replacement Coverage

- With respect to the coverage provided by this endorsement, "total loss" means:
 - Theft of "your covered watercraft," if "your covered watercraft" is not recovered within thirty (30) days; or
 - Any other loss to "your covered watercraft" that is covered under this policy, if the cost to repair "your covered watercraft" (including parts and labor) exceeds the actual cash value of "your covered watercraft" at the time of the loss.

Additional Coverages

Salvage Expense Coverage

- If "your covered watercraft" becomes endangered, we will pay, up to a maximum of 25% of the Part D limit of liability for the watercraft, expenses for which you become legally responsible under Maritime Salvage Law.

Towing And Assistance Expense Coverage

- If "your covered watercraft" becomes disabled, we will pay reasonable expenses, subject to certain limitations, incurred by you for:
 - Towing to the nearest place where necessary repairs can be made;
 - Delivery of gas, oil or repair parts, but excluding the cost of these items;
 - Labor for emergency repairs at the site of disablement; or
 - "Watercraft trailer" roadside repair if the trailer is covered by Part D of this policy

Be sure to discuss your policy limits and coverages with your local Farm Bureau® Insurance agent who can assist you in getting the coverages that you and your family need for your watercraft.

The  **Promise**

Local People. Great Rates. Friendly Service.

