

# Nationwide Powersports: Boat Features, Eligibility and Discount Highlights – POLICY CENTER

## Countrywide example

Open Companies vary by state Refer to [Reference Connect > Open and Closed Companies > Powersports](#) for details.

Product, coverage, discounts, insurance terms, definitions, and other descriptions are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in your individual insurance contracts, policies, and/or declaration pages from Nationwide-affiliated underwriting companies, which are controlling. Such products, coverages, terms, and discounts may vary by state and exclusions may apply.

<b>On Your Side Rewards and Other Features</b> (Availability may vary by state) Refer to Reference Connect Pleasure Boatowners Rule Manual and Policy Forms	<b>Discount Highlights</b> (Availability may vary by state. Specific percentage discounts may not apply to all coverage elements and should not be communicated to the general public. Instead, please use Nationwide provided savings and other messaging.) Refer to Reference Connect Pleasure Boatowners Rule Manual	<b>Payment Options</b> (Availability may vary by state.)
<p><b>Coverage for Bodily Injury to Household Family Members</b> Included with purchase of Liability coverages. Sub-limit of \$25,000.</p> <p><b>Coverage for Main Outboard Motor(s)and Boat Trailers</b> Included with purchase of comprehensive and collision coverage under one limit of insurance. Trailers and Outboards must be scheduled on declarations.</p> <p><b>Expanded Boat Coverage</b> Coverage for Trolling Motors, Safety / Maintenance Equipment, Portable Communications Equipment, and On-Board Maintenance Equipment. Included with purchase of comprehensive and collision coverage as part of insurance limit.</p> <p><b>Salvage and Wreckage Recovery</b> Included with purchase of comprehensive and collision coverage.</p> <p><b>Fuel Spill</b> Included in Liability Coverage. Considered as property damage and subject to the property damage limit on the declarations.</p> <p><b>Hurricane Haul Out</b> Included with purchase of comprehensive and collision coverage. If a tropical storm or hurricane watch or warning is declared for the region where the boat is docked, reimburses 50% of cost, up to \$1,000, to have boat removed from the water and securely stored ashore.</p> <p><b>Vanishing Deductible</b> Included with purchase of comprehensive and collision coverage. Rewards safe boaters with a \$100 deductible credit annually. Customers can earn a \$100 credit after an initial 30- day wait period. For each year the customer remains accident-, lapse- and major violation-free, they receive an additional \$100 credit (maximum \$500 credit) toward comprehensive and/or collision deductibles.</p> <p><b>Total Loss Replacement Cost</b> Protects customers from losing money due to the depreciation of a new boat in the event of a total loss. Allows customers to purchase a similar brand-new boat in their local retail market if the insured vehicle is totaled in the first three model years.</p> <p><b>Agreed Value</b> Optional coverage that amends the loss settlement provision to pay the agreed value showed on the declarations in the event of a total loss. Available for boats up to 15 model years old.</p>	<p><b>Multi-Line – Up to 15%</b> Applies if the named insured has other policies with a Nationwide company. Qualifying policies include Auto, Homeowners, Commercial, or other Powersports Policies.</p> <p><b>Homeowner – Up to 5%</b> Applies if the named insured owns a home or condominium. A Nationwide homeowner policy is not required.</p> <p><b>Multi-Boat – Up to 5%</b> Applies if more than one boat is insured on the policy. Personal Watercraft (aka Jet Ski ®) do not qualify for the discount or allow another boat to qualify.</p> <p><b>Diesel Fuel – Up to 5%</b> Applies if a boat is powered by an engine that requires diesel fuel.</p> <p><b>Advance Quote – Up to 5%</b> Applies when new business is quoted 8 or more days prior to the requested effective date.</p> <p><b>Paid in Full – Up to 5%</b> Applies when policy premium is paid in full at time of application or renewal.</p> <p><b>Prior Insurance – Up to 10%</b> Applies to new business policies that have had continuous coverage for the preceding six-month period with a non-Nationwide company prior to be written with Nationwide.</p> <p><b>Claim Free Renewal – Up to 5%</b> Applied at renewal if there are no Boat Comprehensive or Boat Collision claims in the previous terms.</p> <p><b>Package Discounts</b> If Pre-determined Limits of Personal Effects, Fishing Equipment, Rental Reimbursement and On Water Towing, are selected, the premiums of those coverages are reduced by up to 50% and Roadside Assistance coverage is granted for no additional charge.</p> <p><b>Claim Free Renewal – Up to 5%</b> Applied at renewal if there are no Boat Comprehensive or Boat Collision claims in the previous terms</p>	<p><b>Down payment: (Monthly or Pay in Full)</b></p> <ul style="list-style-type: none"> <li>One-time EFT</li> <li>Credit card/Bankcard</li> <li>Check, Money order, Cash</li> </ul> <p><b>How:</b></p> <ul style="list-style-type: none"> <li>Direct Bill</li> <li>Recurring EFT/Bankcard</li> </ul> <p><b>Notifications – Text or Email</b></p> <p><b>Self-Servicing Options</b></p> <p><a href="http://nationwide.com">nationwide.com</a> <a href="#">Nationwide Mobile App</a></p> <p><b>Policy Options</b></p> <ul style="list-style-type: none"> <li>Add / Remove Vehicle</li> <li>File &amp; View Claims</li> <li>Print ID Cards &amp; Documents</li> </ul> <p><b>Billing &amp; Payments</b></p> <ul style="list-style-type: none"> <li>Automatic Payments</li> <li>Billing Details</li> <li>Make Payment</li> <li>Paperless Billing</li> </ul> <p><b>Regional/State Reference Material</b></p> <p><b>Reference Connect (Manuals &amp; other Information)</b> Agent Center Workspace &gt; Tools &gt; Reference Connect</p> <p><b>Additional Training Resources</b> <a href="https://nationwidepl.fugent.com/powersportsondemand">https://nationwidepl.fugent.com/powersportsondemand</a></p> <p><b>Virtual Live Product and Quoting Training</b> <a href="https://nationwidepl.fugent.com/PCTraining">https://nationwidepl.fugent.com/PCTraining</a></p>

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**\*FOR AGENT USE ONLY**



<b>Watercraft Optional Coverages</b> (Availability may vary by state) Refer to Reference Connect Pleasure Boatowners Rule Manual and Policy Forms	<b>Eligibility Guidelines</b> Refer to Reference Connect Insurability Guidelines	<b>Eligible Boat Types</b> Descriptions below are for illustrative purposes only. Refer to Reference Connect Pleasure Boatowners Program Rules or contact Underwriting with specific questions.
<p><b>Personal Effects</b> Optional coverage available with purchase of comprehensive and collision that insures personal items brought onboard by the insured or guests. Coverage can also be extended to a boat lift if desired.</p> <p><b>Fishing Equipment</b> Optional coverage that provides coverage for Fishing Rods, Reels, Tackle and other related equipment.</p> <p><b>Rental Reimbursement</b> Optional coverage that reimburses expenses to rent a substitute watercraft if an insured watercraft cannot be used because of a covered loss.</p> <p><b>On-Water Towing</b> Optional coverage that reimburses expenses for on-water towing and other emergency services in the event an insured watercraft becomes disabled while on the water.</p> <p><b>Roadside Assistance Coverage</b> Optional Coverage that reimburses expenses for towing to nearest repair facility and labor at place of disablement when towing vehicle or trailer is disabled. \$100 limit per occurrence up to twice in a policy year.</p>	<p><b>Age</b> Boats and PWC up to 40 years old are eligible for coverage in areas not subject to tropical storms or hurricanes. Boats up to 20 years of age are initially eligible for Hurricane prone areas.</p> <p><b>Length</b> Boats up to 50 feet in length are eligible for coverage in areas not subject to tropical storms or hurricanes. Boats up to 35 feet in length are eligible for Hurricane prone areas.</p> <p><b>Value</b> Boats up to \$350,000 in value are eligible for coverage in areas not subject to tropical storms or hurricanes. Boats up to \$200,000 in value are eligible for hurricane prone areas. Personal Watercraft eligible up to \$27,000 in value.</p> <p><b>Top Speed</b> Boats with a top speed of 75 miles per hour are eligible except for bass boats which are allowed up to 90 mph.</p> <p><b>Horsepower</b> Boats with one engine are acceptable up to 500 HP. Twin Engine boats are acceptable up to 1,000 HP. Boats with three main outboard engines are acceptable up to 1,050 HP. Boats with four main outboard motors are not eligible.</p> <p><b>Classic Boats</b> Boats that are older than 20 model years and either longer than 30 feet 0 inches length over-all or valued at more than \$40,000 are considered Classic boats and are not eligible for new business.</p> <p><b>Construction and Manufacture</b> Boat Hulls must be of Aluminum, Fiberglass, or Rubber Construction and manufactured by an entity in business of making boats. Home-made boats, kit boats, Wood Hulled boats are not eligible. Tunnel-Hulled Boats are not eligible. Amphibious and submersible boats are not eligible.</p> <p><b>Operating Territory</b> Boats that operate in inland waters of the continental United States and Canada except Alaska and up to 100 nautical miles off the coast of the same areas are eligible. Coverage in other countries is not available.</p>	<p><b>Bass boats</b> These boats have shallow hulls, large flat areas in the bow and stern for fishing, and live wells for keeping the catch. They tend to have high horsepower outboard motors for propulsion.</p> <p><b>Cabin Cruisers</b> Boats intended for extended stays on the water. They are typically 24 to 49 feet long, and include a bathroom, kitchen, and sleeping areas for two or more people. Cabin Cruisers are also known as Express Cruisers or Sports Cruisers.</p> <p><b>Canoes &amp; Kayaks</b> Narrow boats without keels, usually propelled and steered by paddle. Canoes with small outboards are acceptable.</p> <p><b>Fishing Boats</b> Boats used primarily for salt-water fishing and fresh-water fishing that are not specifically bass boats. Includes Center Consoles, Multi Species, Bay Boats, Sportfishing Yachts, and Walkarounds.</p> <p><b>Performance Boats</b> Boats with specially designed hulls and larger engines allowing for greater speed in the water. Underwriting review and approval may be required. Boats designed for high performance are ineligible.</p> <p><b>Pontoons</b> Boats with a large flat deck mounted atop two or more metal tubes.</p> <p><b>Personal Watercraft</b> Jet propelled vessels less than 14 feet in length ridden like a motorcycle. Often called by brand names Sea-Doo™ Jet Ski™ and WaveRunner™.</p> <p><b>Runabouts</b> Multiple Purpose boats with a standard hull. Also known as Bowriders, Deck Boats, Fish and Skis, and Cuddy Cabins.</p> <p><b>Ski/Surf/Wake Boats</b> Boats specifically designed for watersports. They generally include features to control the boat wake, a higher passenger capacity, and larger engines of 300 horsepower or more.</p> <p><b>Utility</b> Smaller boats that have little in the way of amenities. They usually have aluminum hulls, and include hunting boats, jon boats, and dinghies.</p>