

WHY FORWARD?

BOAT POLICY FEATURES + ADVANTAGES

Consequential Damage Protection

Most boat policies have exclusions like wear and tear, and corrosion – policy language often ends there. As such, if your boat were to sink as a result of wear and tear or corrosion, you would be left with NO COVERAGE!

With Forward, if certain causes of loss (wear and tear, corrosion, etc.), result in a classic peril of the sea (fire, sinking, submersion, de-masting, collision or stranding) Forward has you covered.

Pollution Liability Coverage

Forward is one of the only markets to provide this critical coverage in addition to the P&I limit.

Most boat policies either exclude pollution or include it within the P&I limit. The challenge here is that a pollution liability claim will either be excluded or would erode your liability coverage section.

Deductible Forgiveness

A deductible is the portion of a loss you are responsible for paying. Forward has Deductible Forgiveness, which waives this amount if there is an at fault third party.

Furry First Mate Coverage

The loss of a pet at sea is a possibility. Forward provides Furry First Mate Coverage, up to \$1,000 towards a new pet should your pet die as a result of an accident on your boat.

Guaranteed Replacement Cost

Guaranteed Replacement Cost is automatically included for first three years in Day Boat policy form at no charge.

Guaranteed Replacement Cost - Replaces boat with a brand-new boat, regardless of the policy limit.

Non-Owned Vessel Liability

Forward is one of the only markets to automatically extend liability coverage when the boater is operating another person's boat.

Most competitors do NOT provide this critical coverage.

Uninsured and Underinsured Boater

Forward is one of the only markets to automatically grant Uninsured and Underinsured boater coverage. Underinsurance is more common than no insurance – so this is a critical difference in coverage.

Removal and Disposal of Wreck

Forward is one of the only markets to provide this coverage up to the P&I limit of the policy.

Boats can sink in some tough places, and it is very costly to remove the wreck and dispose of the wreck – well beyond the value of the boat itself!!!