

## Winter boat insurance

While many people opt to allow their watercraft to remain uninsured when not in use, this decision can be disastrous for the boat owner.

In many areas of the country use of boats and other types of watercraft over the long winter months is impossible, due to climate changes and adverse weather conditions. Many boat owners mistakenly believe that, when a boat is in winter storage, insurance coverage for the vessel is no longer a necessity.

Statistically speaking, more boats are damaged every year while in winter storage, than those that are in actual use. In some cases entire vessels are lost, due to unforeseeable circumstance. Damages to a stored vessel can run from minimal (such as destruction by nesting animals, petty theft of stored items, or even slight weather damage) to major (such as total destruction of the watercraft by a fire or natural disaster). Just because the boat is not in use, does not mean it is entirely protected from unforeseen events.

The boat owner who plans to store a vessel for any period of time should discuss the importance of winter storage protection plans with a trusted insurance representative. Most insurance plans will give the boat owner a reduced rate for winter storage coverage, while still allowing for the vessel's owner to protect his valuable property. Selecting this option can safeguard the boat owner's investment, and allow for peace of mind, when in cases where winter storage is a necessity.