



## ACE Recreational Marine Insurance®

The Boating Experience Starts Here

**CAMPISANO**

**MARINE CENTER**

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For decades the yacht and boat insurance products offered by ACE have been the standard by which others are measured. Today we are very pleased to announce that we've raised that standard yet again, with our newly enhanced ACE Yachtsman® / Boatsman® Policy.

The new Yachtsman / Boatsman Policy includes many coverage increases and additions, along with new features and improved policy structure. We are pleased to share some of the highlights of these changes below.

- **Many new and valuable coverages added to the policy at no additional charge** – We've listened to your feedback and the needs of our customers, and our new Yachtsman / Boatsman Policy now includes the following new coverages:
  - **Oil Pollution Act of 1990 (OPA) Coverage included up to Statutory Limits** – If an insured purchases Liability coverage, the new Yachtsman / Boatsman Policy will provide coverage in addition to the Liability Limit up to the required OPA statutory limits, regardless of the amount of the Liability Limit chosen. Additionally, if the OPA statutory limit is increased in the future, our policy will *automatically* increase the applicable OPA limit to match the new higher statutory limits.
  - **Automatic Coverage for Marinas as Additional Insured** – Marinas, yacht clubs and similar facilities where insureds keep their vessels are now covered automatically as Additional Insureds in the new policy, thereby easing some of your administrative efforts.
  - **Unscheduled Dinghy/Tender Coverage now included** – Dinghy/tenders not exceeding 17 feet in length and 40 horsepower are now automatically covered in the new Yachtsman / Boatsman Policy on an Actual Cash Value basis, subject to a \$250 deductible.
  - **Marine Environmental Damage Coverage has been added** – ACE will automatically provide coverage up to \$10,000, per occurrence, for fines and penalties for marine environmental damage, as defined by the policy terms. This coverage limit is *in addition* to the insured's applicable Liability and OPA Limits.
  - **Search & Rescue / Emergency Services Coverage has been added** – Expenses incurred by an insured in relation to a governmental unit (such as USCG) that provided search and rescue operations or emergency aid and assistance, are now covered automatically by the new Yachtsman / Boatsman Policy and for no additional charge, up to a \$10,000 limit.
  - **Boat Show & Demonstration Coverage has been added** – This coverage enhancement is now provided automatically, at no additional charge.
  - **Hurricane Haul Out Coverage now included** – This coverage is no longer an optional one and is now included automatically at no additional charge.