



HIGHLIGHTS

- National program (excluding CT and KY)
- A.M. Best A (Excellent) rated carrier
- Agreed Value Hull
- Replacement Cost and ACV available
- Lifetime Outdrive / Outboard Replacement Cost available
- Consequential/Ensuing Loss included
- *\$10,000 Replacement Cost PE
- *\$5,000 Emergency Services/Towing
- *\$25,000 Medical Payments
- Captain/Crew Coverage
- Uninsured/Underinsured equal to P&I
- Wreck Removal included in P&I
- Pollution included at statutory limit
- Defense equal/in addition to P&I
- \$10,000 Search and Rescue
- \$2,500 Rental Reimbursement
- Extended Blue Water/Global Nav available
- PWC endorsed as equipment (sublimits apply)
- Surveys exempt up to 20 year old
- Endorsed program for the Marine Retailers Association of the Americas (MRAA)
- **higher limits available*

YACHT



Our Norman-Spencer exclusive TradeWinds Yacht Insurance Program provides yacht owners with broad protection with competitive pricing. Along with the high limit, standard coverages included in the core TradeWinds yacht policy, we offer a suite of optional endorsements used to round out the coverage the yacht owner desires. Our program has very flexible underwriting rules, administered by a team with 30 years of yacht insurance program management, who understands yachts and the yacht insurance marketplace.

LINES OF COVERAGE

- Private pleasure
- Occasional Charters, Sale of Catch, Pro Angler
- Hull to \$2,000,000 (min \$100,001)
- P&I (Liability) to \$2,000,000
- Vessels 27 feet and greater
- Vessels of any age
- Multiple owners
- Liveaboard

Learn more about TradeWinds
norman-spencer.com/yacht

IMPORTANT NOTE: Available coverages vary from state to state, and are subject to policy terms and conditions. Product features may not be available for all risks or coverage selections. Reading the insurance policy is an important part of knowing the coverage provided.

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