

How Boat Liability Insurance Protects You

Boating is a great summer pastime and one of the most pleasurable activities for many people who live near lakes, rivers and reservoirs. But what happens if you cause an accident resulting in injury or property damage to someone else on the water?

That's where boat liability insurance comes in. This important insurance coverage, also called marine liability insurance, helps you to pay for damages you cause, injuries to others, and legal fees if you are taken to court. [Find an agent](#) in the Trusted Choice® network today and get the information you need about marine liability insurance before an incident occurs.

Top 4 Boating Accident Causes

1. Operator inattention
2. Improper lookout
3. Operator inexperience
4. Excessive speed

Boat Liability Insurance Protects You from Financial Disaster

Some of the most common questions when boaters begin looking for coverage include, "How much [boat insurance](#) do I need?" and "Will I be covered if I cause an accident or injury?" By their very nature, water sports come with risks. Unfortunately, boaters do cause incidents each year that lead to injuries and property damage, which is why it is important to have adequate liability insurance.

It is a good idea to get an understanding of what liability insurance is, what it covers, and how much you need to protect your financial well-being. Liability insurance protects you if something catastrophic should happen and you are at fault. For example, in the event of a severe injury or casualty due to your actions or even negligence, an adequate amount of liability insurance can protect you financially.

What Does Boat Liability Insurance Cover?

Liability insurance covers several different financial obligations you may have if you are responsible for an incident that results in harm or damage to other people or property. Depending on the policy and the choices you make, this coverage can include:

- **Property damage liability:** Covers harm done to another person's boat, dock, water skis or other possessions
- **Bodily injury liability:** Covers the costs associated with one or more person(s) injuries, such as medical expenses, hospitalization and rehabilitation
- **Pollution liability:** Covers you in the event of a fuel spill
- **Wreckage removal:** Covers your legal obligation to remove debris after an incident

Your boat liability insurance will also cover your legal fees in the event that another person or entity files a lawsuit against you. You may have legal defense costs whether or not you are ultimately responsible.

Without adequate liability insurance in place, these expenses would have to come out of your pocket. When medical expenses and legal fees add up, you could be responsible for hundreds of dollars of damages. The primary reason to get adequate marine liability insurance is to protect your finances after an incident.

How Much Marine Liability Insurance Do You Need?

If you cause severe property damage, injuries, or casualty by negligence or inattention, how much will you have to pay if you are sued? Consider the cost of hospitalization, funeral expenses or legal defense fees. If property damage is involved, consider what you may have to pay out of pocket if you accidentally damage an expensive new boat. It is important to consider the possible costs if something tragic should happen.

When you purchase coverage, you will need to choose the limits of your policy and your deductibles. The boat liability insurance limits you choose will determine how much your insurance company will cover before you must pay out of pocket. Your deductible is the amount of money you're required to pay before insurance kicks in to cover damages.

Boat liability insurance typically covers anywhere from \$100,000 to \$1 million in damages. It's wise to discuss how much coverage you need with a knowledgeable agent. A Trusted Choice member agent in your area will be happy to cover these details with you and help you make an educated choice.

Umbrella Liability Policies for Boaters

You may want to ensure you have the coverage you need in the event you cause a catastrophic accident that costs more than your liability policy will cover. An [umbrella liability insurance policy](#) is a safety net with a relatively low cost that will kick in to help cover those unforeseen costs.

While a typical boat liability insurance policy caps at a limit of somewhere between \$100,000 and \$1 million, an umbrella liability policy can provide extra coverage with a much higher limit, such as \$10 million worth of liability. Those who take crew on board their speed boat, "party boat" or other type of watercraft find that the extra protection provides peace of mind.

Getting Help with Your Boat Liability Insurance

An independent Trusted Choice member agent can answer any questions you may have about boat liability insurance, umbrella policies and more. You can find a local agent right in your area who knows your state's requirements for [boat insurance coverage](#).

Independent agents in the Trusted Choice network are based in over 27,000 member agency locations nationwide. They live and work in your community, so they are uniquely invested in providing personalized insurance quotes and excellent customer service just for you. [Find a member agent](#) today and get the help you need with boat liability insurance.