






Protect the *boat* that lets you *relax*.

Relax ... your boat is covered.

Whether you sail, troll, or pound the waves at 65 mph, Wolverine Mutual offers the coverage your boat really needs. Our program is recognized as an innovative industry leader. This easy-to-understand policy is written by actual boat owners who know that your pleasure craft isn't just another recreational vehicle — it's your relaxation refuge. So every Wolverine Mutual policy automatically includes:

-  **Replacement Cost Coverage** when your boat is five years old or newer.
-  **\$1,500 Coverage for Unattached Equipment and Personal Effects.***
-  **Boat Towing and Emergency Assistance** up to an amount equal to 5% of your boat's insuring value.
-  **Uninsured Watercraft Liability Coverage*** (applies when Liability Coverage is purchased). Basic coverage up to \$50,000, with optional limits of \$75,000 or \$100,000.
-  **Land or Water Coverage** as you travel across the continental United States and Canada.*

* Subject to certain restrictions. See policy for details.

Protect your pleasure craft up to \$200,000 in value.

Wolverine Mutual insures your pleasure craft against vandalism, theft, and collision for hulls up to \$200,000 in value.

One deductible saves you hundreds of dollars.

Some policies charge a separate deductible for each item covered when a single accident causes multiple losses and damages. Not Wolverine Mutual. You pay only one deductible when there's damage to your boat, motor, trailer, and/or equipment.

\$1,500 worth of protection for unattached equipment (including electronic equipment), sports accessories and personal effects.

We automatically cover your portable electric or battery-operated ship-to-shore radios, depth-finders, skis, anchors, tenders, extra fuel tanks, deck chairs, fishing gear, electric trolling motor, wearing apparel and much more for loss and damages up to \$1,500 (increased limits of coverage available).

12 months of coverage for only 4 months of premium.

Your policy premium is based on approximately four months of use and eight months of storage. However, you get a full 12 months of coverage so, if the boating season extends, you can relax and enjoy it.

You can pay this premium all at once or utilize the installment plan offered.

Prompt, attentive claims service every time.

Hopefully, you will never need to report a claim, but when you do we'll put you at ease with our fast, reliable service. After all, owning a boat is meant to be relaxing.

Pay less with these money-saving discounts.

Newer Boat Discount

- Applied to boats 10 years old or newer. Get a 10% discount on 5 years old or newer and a 5% discount on 6-10 years old

Higher Deductible Discounts

- Substantial discounts are available for \$500, \$1,000 and \$2,500 deductibles (base \$250 deductible)

15% Discount

- Applied to the physical damage premium when Wolverine Mutual also insures your home

10% Discount

- For five or more years boating experience or for completing the U.S. Coast Guard or Power Squadron Navigation Course
- For a diesel engine

5% Discount

- When you install an approved Halon fire extinguishing system within the engine compartment of your inboard or inboard/outboard
- With a multi-boat policy

4% Discount

- For having a shore station

3% Discount

- With a depth-sounder and ship-to-shore radio, G.P.S. or a Loran navigation system on board



**Wolverine Mutual
Insurance Company**

One Wolverine Way • Dowagiac, Michigan • 269/782-3451 • 800/733-3320 • www.wolverinemutual.com

Customize your *policy* for the best *protection*.

Choose from a variety of special options:

Pollution Liability —

provides up to \$50,000 of coverage for pollution-related liability an insured may be legally obligated to pay.

Client Entertainment —

covers the occasional use of your boat for entertaining business clients.

Unattached Scheduled Equipment —

specifically insures individual items, often needed when the combined value of your unattached equipment exceeds the automatic \$1,500 of coverage in the policy.

Older Boat Coverage —

for fiberglass boats over 15 years old and wooden boats over 10 years old.

Dual Ownership —

all the owners can relax knowing your craft is fully protected with this slight surcharge.

Agreed Value Option —

ensures that you'll receive the full amount your boat is insured for in the event of a total loss, without depreciation.*

Personal Watercraft (PWC) Coverage —

for waverunners and jet skis is available if Wolverine also insures your other boats.

* Subject to certain restrictions. See policy for details.



When times get tough, you need assurance.

Count on us.

Most days go well. Then it happens. An accident. A mistake. Nasty weather. Suddenly the things you value – your home, car, boat or motorcycle – need repair or replacing.

That is why more than 45,000 policyholders turn to Wolverine Mutual Insurance. Since March 1917, Wolverine has provided outstanding insurance coverage and service to people in Michigan, Indiana and Wisconsin. People who want to hear "It's protected" when times get tough.

That assurance comes from their local independent insurance agents. Men and women committed to building a secure future for all associated with Wolverine Mutual Insurance Company. A future that is under the watchful eye of a company that cares about you.

Your Wolverine Mutual agent is:



Wolverine Mutual Insurance Company

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