

Tips On Getting The Best Insurance For Your Fishing Boat

(NAPSA)—When it comes to catching fish, anglers usually know the best fishing holes, the best pole and bait to use. But buying insurance for your fishing boat isn't so easy. When compared to buying other types of insurance, some of the differences lie in the expensive tackle often found aboard fishing boats, the need to occasionally enter an amateur tournament, or even seek out roadside assistance for a flat trailer tire.

Here are four questions anglers should ask when shopping for insurance for their fishing boat:

1. Do you need an “actual cash value” or “agreed value” policy? If you have an insurance claim, actual cash value policies take depreciation into account when getting reimbursed for a loss. For example, if your 12-year-old bass boat is totaled, you will be reimbursed for its actual, present-day market value—not what you paid for it. However, “actual cash value” policies are generally lower in cost.

“Agreed value” policies on the other hand are more expensive but pay for repairs or replacement up to the value stated on the policy—except for a few specified items—regardless of the age or condition of the boat or equipment. A partial loss, such as a stolen 10-year-old fish finder, would be replaced “new for old.”

2. Is my fishing gear covered? Fishing gear isn't “optional” for anglers, so find a fishing boat insurance policy that automatically includes some type of coverage for expensive tackle.

3. What about tournament coverage? If you'd like to try your hand at a local tournament, make sure the policy provides the liability coverage required. Look for a policy that offers some type of reimbursement for your entry fee if trailering troubles or other



You can avoid fishing for trouble by knowing the right questions to ask when buying boat insurance.

covered losses prevent you from getting to the starting line.

4. What's the fine print on towing services? Like an “auto club,” some fishing boat insurance policies include roadside and on-the-water towing. The problem is that when you need a flat tire fixed or a tow back to the launch ramp, it counts against you as an insurance claim. Find an insurance program that offers these valuable services but doesn't require you to file an insurance claim or leave you on your own to find them.

BoatU.S. Angler, from the nation's largest association of recreational boaters, for example, offers insurance policies specifically designed to meet the needs of today's boating anglers. This includes actual cash value and agreed value policies, coverage for fishing gear as well as for accidents with noninsured boaters, and liability, medical and full salvage coverage. Also provided is roadside trailer and tow vehicle assistance, and on-the-water towing with TowBoatU.S. and Vessel Assist, North America's largest fleet. To learn more, visit BoatUSAngler.com.

Anglers are invited to enter a “Get Hooked On Safety” photo contest. Details can be found by going to http://www.boatusangler.com/photo_contest2.asp.