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NEWS from BoatUS Boat Owners Association of The United States 880 S. Pickett St., Alexandria, VA 22304 BoatUS Press Room at www.BoatUS.com/PressRoom

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BoatUS: Don't Miss the Deadline to Add Ice and Freeze Coverage to Your Boat's Insurance Policy



Storing a boat inside over the winter requires a look at your insurance policy first, says BoatUS, (credit: BoatUS)

ALEXANDRIA, Va., October 2, 2017 – In the winter, in northern states where freezing temperatures are the norm, boaters who put their boats into heated indoor storage have it made. With their boats warm and dry, they may have little concern for freeze-related damage to their engines. Winter storms can knock out power and heat, however, leading to ice forming inside the engine block and catastrophic engine failure. And if a boat's engine is winterized by a do-it-yourselfer and freeze damage occurs, the owner could be on the hook for the damage. So what can you do to protect your boat over the winter?

Boat Owners Association of The United States (BoatUS) says ice and freeze coverage may be a smart option. Inexpensive and typically offered as a policy "rider" to boats stored in northern climates, it's something to consider. **BoatUS Marine Insurance** offers the add-on coverage for as little as \$25, but also advises that most insurers won't offer the coverage once temperatures get cold, usually the end of October, so check with your insurer now.

Said BoatUS Vice President of Underwriting Mike Pellerin, "All it takes is a falling tree limb to take out power to a heated storage facility." He also says that if a boat is winterized by a marina and damage occurs, "Most reputable marinas or yards will provide documentation that it professionally winterized the boat, which gives

your insurance company someone to go to for damages. When a DIYer winterizes his or her boat and freeze damage occurs, the boat owner is responsible. Ice and freeze coverage provides protection that is very affordable."

For more information on boat insurance or ice and freeze coverage, go to BoatUS.com/insurance or call 800-283-2883.

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Suggested Tweet and Facebook post:

Ice & freeze coverage may be a smart option for some boats in winter storage, but it's only sold now https://goo.gl/bYVHXV #BoatUS

About Boat Owners Association of The United States (BoatUS):

Celebrating more than 50 years, BoatUS is the nation's largest organization of recreational boaters with more than a half-million members. We are the boat owners' voice on Capitol Hill and fight for their rights. We are The Boat Owners Auto Club and help ensure a roadside trailer breakdown doesn't end a boating or fishing trip before it begins. When boats break down on the water, TowBoatUS brings them safely back to the launch ramp or dock, 24/7. The BoatUS Marine Insurance Program gives boat owners affordable, specialized coverage and superior service they need. We help keep boaters safe and our waters clean with assistance from the nonprofit BoatUS Foundation for Boating Safety and Clean Water. Visit BoatUS.com.

