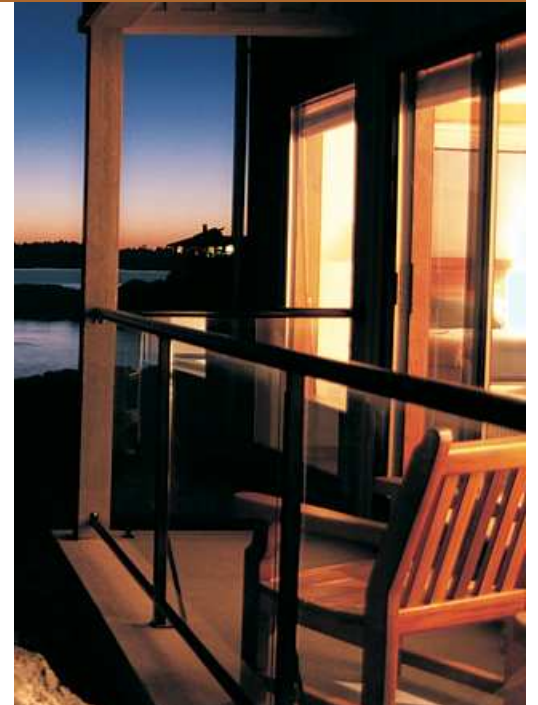




Personal Watercraft Insurance

*What you need to know as a
consumer!*



Latitude Pleasurecraft Program

Exclusively Available to Members of Ontario Sailing



Who is HUB International?



- Broker of choice for insurance – recommended by Ontario Sailing
- Over 260 locations in Canada and U.S.
- Largest privately owned insurance brokerage in Canada
- Member of the Worldwide Broker Network
- Can assist with various lines of insurance:
 - Commercial
 - Personal
 - Boat
 - Travel

Latitude – Program Highlights



- No exclusion for regatta use
- \$2 million liability upgrade at no extra charge
- Competitive pricing – exclusive rates through Beacon Underwriting
- In-house claims manager



Why do I need boat insurance?



- Property (Contents and Vessel)
- Liability
- Accident Benefits
- Scheduled Items
- Trailer



What information is required?



- Year, Make and Model of boat/motor
- Value of Boat
- History/Experience of Operators
- Areas of usage



Some Common Exclusions



- Normal wear and tear / deterioration
- Freezing during lay up period
- Mold / Rotting / Vermin
- Illegal Activity
- Theft by members of family
- Offshore and non-U.S. & Canadian exposure



How should I insure my boat?



- **Under Home policy**
 - Pros – cheaper, easier
 - Cons – vessel limitations, claiming under home policy
- **Separate policy**
 - Pros – Can insure almost anything
 - Cons – separate contract needs to be set up

Home & Auto Insurance



- Included under Ontario Sailing Program
- Underwritten by Royal & SunAlliance (RSA)
- 0% financing on monthly payment plans
- 2 million liability upgrade on property at no extra charge (when placed with RSA)
- Can earn Airmiles for policies taken out via RSA
- Can assist with seasonal residences, seadoos, atv's, motorcycles, skidoos, RV's and rental properties



What to do in case of a claim?

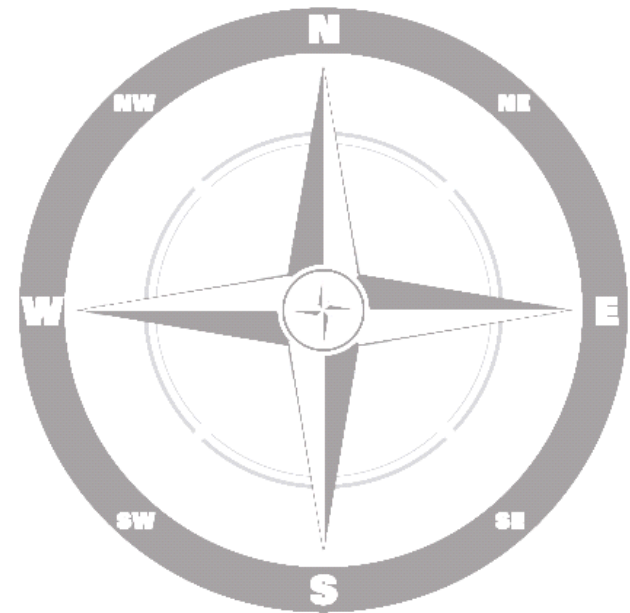


- Stay calm
- Address any immediate emergency actions needed (e.g. paramedics)
- Take actions to minimize loss
- Take the vessel to get damage assessed - DO NOT authorize the repair
- Call your insurance broker.
- File Claim and wait for adjuster to contact you.

In Conclusion



- The Latitude program runs exclusively through HUB International for OS yacht club members only.
- Make sure your boat insurance is tailored to your needs.
- Know what to do in case of a claim.
- We are always here to help out!





Thank you for your time!

Questions?