



Chubb Tips For Laying Up Boats For Winter

With the summer boating season now behind us, boat owners across the country are beginning to prepare their vessels for winter storage. To help customers with this important lay-up process, Chubb is sharing their updated "Going Into Lay-Up" tip sheet, along with a full length "Going Into Lay-Up" brochure. Developed by Chubb's team of highly experienced marine specialists, these education resources are designed to help yacht and boat owners store their vessels safely over the winter and ensure readiness for spring commissioning next year.



We encourage you to share this valuable information with your clients whenever possible. You can download the PDFs from the following links:

- [Chubb Recreational Marine - Going Into Layup Tip Sheet](#)
- [Chubb Recreational Marine - Going Into Layup Brochure](#)

Chubb Recreational Marine has been a leading provider of boat and yacht insurance for decades, offering comprehensive policies for private pleasure watercraft of all sizes. The Yachtsman®/Boatsman® Policy provides all-risk protection for a wide range of pleasure boats and yachts, including select occasional charter opportunities, along with many unique benefits and features. Some eligibility info:

Yachts (27' or greater and up to \$5 million in value) - Yachtsman®/Boatsman® Policy

- Length: Minimum 27' - no maximum
- Hull values: No minimum - \$5 million maximum
- No high performance vessels (refer to our Performance Policy)
- Available in all states except Alaska and limited availability for permanently moored Florida risks: Florida eligibility is only available for preferred vessels over \$1 million in value with a permanent, full time captain employed
- Pleasure use
- Owners/Named insured must be 21
- Vessel owners should be experienced in similar size/type vessels. Refer first time boat owners or those making a jump of 10' or more.
- Condition and Valuation surveys required at 10 years of age for salt water risks. 20 years of age for fresh water risks.
- Lay-ups - afloat or ashore

Small Boats (less than 27') - Yachtsman®/Boatsman® Policy

- Length: no minimum - maximum under 27'
- Hull values: no minimum - no maximum
- No high performance boats (refer to our Performance Policy)
- Bass boats acceptable. Pontoon boats on inland waters acceptable.
- Available in all states except Alaska
- Limited availability for permanently moored Florida risks
- Pleasure use
- Owners/Named insured must be 21
- Some boating experience is desired - refer first time boat owners

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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Elite Yacht® Program (70' or larger, valued at \$3 million or greater, having a full-time paid captain) The Elite Yacht® Program is Chubb's exclusive program to fulfill the specialty insurance needs of luxury yacht owners with vessels valued at \$3 million or greater. Exceptional yachts require specialized insurance protection and the Elite Yacht Program provides significantly increased benefit levels for a broad range of coverage, along with many other valuable and unique policy features. Log into www.bigimarkets.com for full details.

Personal Watercraft (PWC)

- Owners/Named insured must be 21
- Licensed driver
- Personally Owned
- Pleasure Use only
- No more than 2 unrelated owners
- Speed up to 60 mph
- Seats 2-3 people
- 7 ft. up to 16 ft. in length
- No modifications
- Water-jet propulsion
- Owner and Operators must have clean MVR (0-2 points)
- MVRs required if operator under 25 years old

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