



Minnesota Boat Insurance Checklist

Protect your boat, your gear, and your family on the water.

1. Your Boat Information

- Year/Make/Model: _____
- Hull Type: Fiberglass / Aluminum / Other
- Length: _____ ft HP: _____
- Value: \$ _____
- Trailer: Yes / No Value: \$ _____
- Primary Lake: _____
- Storage: Home / Marina / Indoor

3. Coverage Components

- Hull/Physical Damage
- Liability: \$ _____
- Medical Payments: \$ _____
- Uninsured Boater
- Personal Effects: \$ _____
- Wreck Removal
- Fuel Spill Liability

2. Coverage Type

- Agreed Value (recommended)
- Actual Cash Value
- Liability Only

Agreed value pays full amount if totaled—no depreciation.

4. Equipment & Extras

- Fishing Equipment: \$ _____
- Electronics (fishfinder, GPS, radio)
- Water Sports Gear (skis, tubes, boards)
- Trolling Motor
- Trailer Coverage

Standard personal effects limits: \$1,000-\$5,000. Increase if needed.

5. Minnesota-Specific Considerations

- Winter storage coverage confirmed
- Coverage for storms/hail/lightning
- Navigation territory includes MN lakes + up north destinations
- Trailering coverage included
- Proper winterization required to maintain coverage

6. Questions to Ask

• Agreed value or actual cash value? • What's my liability limit? • Is my gear covered? • Am I covered while trailering? • What about winter storage? • Any boating course discounts?

7. Potential Discounts

- Boating safety course (5-15% off)
- Claim-free history
- Multi-policy bundle (boat + auto/home)
- Paid-in-full discount

Ready to Protect Your Boat?

Bring this checklist when you call or visit. We'll find coverage that fits your boat and budget.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary by boat and usage.