



Live Assured

when you're water bound this Summer

Splashing around in the water on your boat or in your above-ground pool with friends and family brings joy and entertainment all summer long. Make sure you have proper insurance protection on your boat and above-ground pool, in case you or someone else is hurt, or in the event of theft, collision or damage. Keep these tips in mind:

FOR BOAT OWNERS

- Secure your safety. Check your personal flotation devices for wear, torn seams, secure straps, buckles and inflation devices. Look for properly working fire extinguishers, and keep a first aid kit on board.
- Go high-tech. Download apps for your wireless devices such as iNavX Marine Navigation, Boater's Pocket Reference, Emergency Distress Beacon and Anchor Alarm.
- Make sure your boat is in shipshape. Locate and repair any damage to your boat's hull, patching and plugging when needed.
- Know where you're out to sea. Keep up-to-date nautical maps handy when you head into large bodies of water.
- Be on the lookout. Watch for other boats, how fast they are traveling and their proximity to your vessel.

FOR ABOVE-GROUND POOL OWNERS

- No flipping allowed. Make sure everyone using your pool knows that you forbid diving, jumping and flipping into the water.
- Protect your pump. Test your hoses before you begin using your pool, making sure they're secure and expelling air before starting it. Keep the pump and filter working at least 8 hours a day to prevent bacteria and algae accumulation.
- Liner notes. Install a vinyl pool liner to protect your property from the elements.
- Keep it clean. Brush the floor and walls to prevent your pool from turning green. Vacuum the structure at least once a week to minimize dirt and bug buildup.



Preferred Mutual offers extensions on your homeowner policies for boats and above-ground pools. For boats — depending on where you live — the coverage includes personal liability, medical payments, uninsured boaters and miscellaneous property (boat equipment and accessories), as well as personal property. Boats eligible for endorsement include sailboats; outboard, inboard and inboard/outboard motorboats; pontoons; and trailers.

For above-ground pool owners with coverage, we pay losses for weight of ice and snow, earth movement, damage to pool liners because of animals and subsurface water.

For more information on adding these options, contact your independent insurance agent or go to preferredmutual.com.

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