

[Personal Insurance](#) / [Recreational boat insurance](#)

## How to lower my premium

As in the case of any other insurance policy, you can obtain discounts. The information that you communicate to us is essential for us to provide the coverage you need and keep your insurance premium affordable. Here are a few factors that influence your insurance premium for your boat:

- You belong to a pleasure boaters association in Quebec.

- You have a good claims record.
- You have taken a navigation course.
- Your pilot is of a certain age and experience.
- You have equipped your boat with an alarm system.
- Your motor shank has an anti-theft nut.