Am I covered no matter where I go ?

Non-specialized insurers normally restrict your boating to Canada’s interior waters, on lakes and rivers.

Specialized insurers, however, can extend their territorial limits to a vast area. On the other hand, generally speaking, your watercraft is covered between the 40th and 50th parallel of latitude, that means all the way down to the port of New York, in the waters of the Gulf of Saint Lawrence (all the way to Newfoundland and all the way to Labrador), right to the Great Lakes and all the way to Vancouver. Each policy specifies the territory in which the watercraft may be used.

To learn more about the navigation area that interests you, it would be wise to discuss it with your broker, before you leave. That way, you will be sure that you are covered in all the places you want to sail or visit. In addition, along with a specialized insurer, we can look into the possibility of covering experienced navigators who want to venture as far as Florida, the Bahamas and elsewhere.

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