

## Marine Insurance Coverage for Canadian Power and Sail Squadrons

At Cowan Insurance Group, we offer one of the largest and most recognized marine pleasure craft insurance programs in Canada. We provide insurance for several types of boats, including but not limited to: runabouts, trawlers, jet boats, pontoons, sailboats, cruisers, sport boats and multimillion dollar mega-yachts.



### Our tailored coverage includes the following and is exclusively endorsed by CPS-ECP:

#### Reducing Deductible

CPS-ECP members receive a 10% decrease on their deductible for every claims free year up to a maximum of 50%.

#### Replacement Cost

On boats three years of age or less in the event of a total loss.

#### Agreed Value

In the event of a total loss on vessels greater than three years of age, we will pay the agreed value listed on the declaration page without depreciation.

#### Partial Loss

We pay the cost to repair or replace with like kind and quality without deduction for depreciation. Sails, protective covers, and fabric will be covered for Replacement Cost for a period of five years from new.

#### 12-Month Navigation

Year-round navigation coverage with no lay-up period required.

#### Extended Navigation

Available for southern cruises.

#### Additional Living Expenses

Up to \$250 per day for up to five days for living expenses.

#### Pollution

Coverage for sudden and accidental incidents.

#### Marine Environmental Damage

Coverage up to \$10,000 included.

#### Animal, Rodent & Vermin

Coverage is included.

Contact us to learn about other coverage options available for your boat:

[cps-ecp@cowangroup.ca](mailto:cps-ecp@cowangroup.ca)

1-800-268-2628

Save up to  
**25%**  
on your boat  
insurance!