



## MEMBERSHIP VS. INSURANCE POLICIES

# Questions to ask your insurance agent:

Does a service claim for on-water assistance (i.e.: towing, jump start, etc.) impact my rate?

Will I get priority service if I need help on the water?

Will I get towed to the port of my choice or just the closest one?

Is there a limit to the number of claims I can submit annually?

Will I pay out of pocket? If so, how long does reimbursement take?

Is there time, offshore, distance, or service area limits to my coverage?

Will a scheduled tow from my home dock to a repair facility or haul-out ramp be covered?

Do you have boats? Who will come if I need help on the water?

How many boats am I covered on?

**REMEMBER:** A Sea Tow membership is NEVER part of an insurance policy. So, if you don't have a yellow Sea Tow membership card, you're not a member.



## Top Reasons

### BOATERS CHOOSE A SEA TOW® MEMBERSHIP

#### PRIORITY SERVICE

On-water assistance is what Sea Tow has been innovating for 40+ years. Sea Tow boats operate out of 500+ ports nationwide; insurance companies don't have boats on the water. Sea Tow members know membership means 24/7 priority service because members are always served before non-members.

#### MEMBERSHIP MEANS NO CLAIMS FOR SERVICE

Submitting insurance claims for on-water service may impact your rates.

#### TOWING TO THE PORT OF YOUR CHOICE WITHIN YOUR HOME AREA

Most insurance coverage will only tow to the closest port.

#### NO UNEXPECTED OUT-OF-POCKET COSTS, NO REIMBURSEMENTS NEEDED

Reimbursement headaches and out-of-pocket expenses because of unclear coverage impacts your time and wallet. Sea Tow is just one annual membership cost with clear coverage.

#### SEA TOW CAPTAINS ROUTINELY ARRIVE IN UNDER 1-HOUR

When you call your insurance company when you need help, do you know who is coming to help you? And when?

#### MEMBERSHIP COVERS UNLIMITED TOWING WITH NO DISTANCE OR DOLLAR LIMITS IN YOUR HOME AREA

Check distance and dollar limits on your policy. If claims need to be submitted for service, check if there is a limit to the number of claims annually.

#### DOCK-TO-DOCK TOW COVERAGE

Gold and Lake Card memberships cover scheduled tows from your home dock to a repair facility or haul-out ramp on all your covered vessels. Check your insurance policy's dock-to-dock towing coverage.

#### LOCAL KNOWLEDGE, PROFESSIONAL SERVICE

Try asking your insurance agent about local navigation, troubleshooting or tides and weather.

#### RESPONSE TIME MATTERS

With membership, live U.S.-based representatives answer 86% of service calls in 20-seconds or less. Can your insurance company say the same?