



Know Your Insurance

Boat

Courtesy of Wallace Welch & Willingham

Navigating a Boat Claim

Getting into a boating accident or experiencing damage to your vessel is difficult enough without the added stress of being unsure how to handle the situation. We want you to have all the information that you need to navigate this trying experience with ease. We have all the resources that you need to get your claim underway so you can get your life back to normal. With W3 Client Connect, you can view your policy information online at any time, even on your mobile device. By clicking on the Claims Information tab you can search your insurance company claims reporting instructions to report your claim directly and expedite the claims process. This can be especially helpful if our entire area is affected by a hurricane and our insurance claims professionals are inundated with claims. Reporting on-line directly to your insurance company puts your claim immediately in the queue so it can be assigned as soon as possible to an adjuster.

Here's how to maneuver through this process:

- If you or the person seeking coverage cannot identify the owner or operator of a watercraft involved in a boating accident, or if theft or vandalism has occurred, then notify the United States Coast Guard, or other civil authority, in accordance with applicable laws and regulations, within 24 hours or as soon as practicable.
- Exercise caution when entering the location where your vessel is stored/moored to check on your boat. If your property or the marina have sustained major damage, contact your local government officials to determine how you should proceed, if you are prohibited from accessing the area.
- Always protect your boat from further damage without putting yourself in danger.
- Prepare a list of damaged or lost items from your boat.
- Keep all damaged items until the adjuster or surveyor has come for an inspection and provided you with instruction. Also, consider documenting the damage with pictures or video.
- Provide receipts for damaged items if you saved them.

To expedite the claim reporting process:

- If possible, reach out to your insurance company directly to report how, when and where the damage occurred. In the event of a natural disaster, reporting online may be your best option. Make a note of the adjuster's name, telephone number and your claim number when this is provided. If direct reporting is not available, please call us or report your claim at agencyclaims@w3ins.com
- Once you've reported your claim, the adjuster will send you some documents to complete within a specific period of time. Contact us if you have any questions, and return these forms promptly.