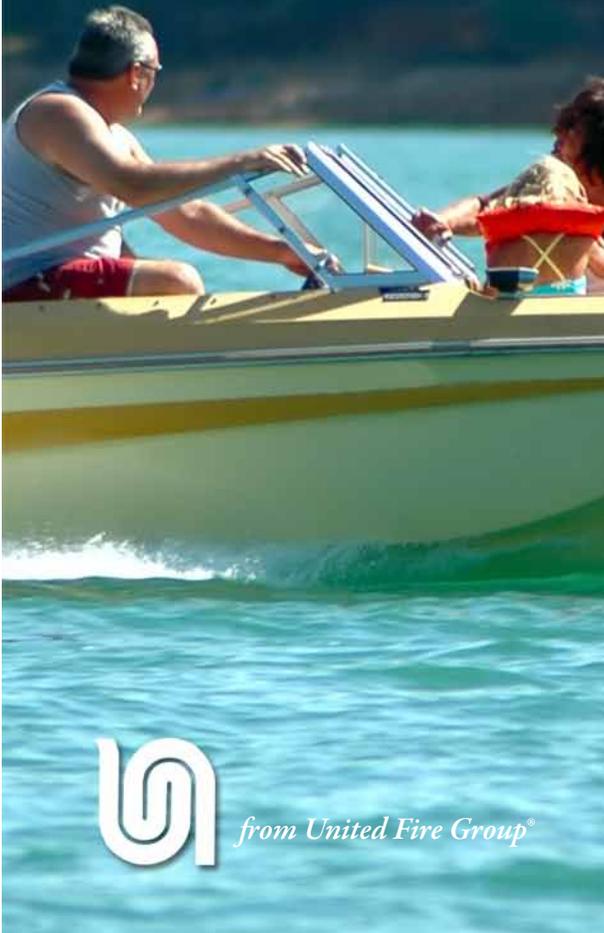


Watercraft Program



from United Fire Group®



Do you love nothing more than a relaxing day on the water? You're not alone—recreational boating is one of America's favorite pastimes, with more than 70 million people participating each year.

Though boats, wave runners, jet skis and other personal watercraft make for an enjoyable day on the water, this type of equipment comes with its share of risks.

As an experienced boater, you take extra precautions to ensure a safe day for you and your family. But, as you know, even the slightest ripple can result in an unexpected accident or injury.

The *Watercraft Program* from United Fire Group combines broad insurance protection for bodily injury, property damage, guest passenger liability, medical payments and theft, along with a variety of optional coverages to meet your specific needs.

With our *Watercraft Program*, you are protected for medical injuries to you and your passengers, as well as damage to your boat and accessories. You are also covered for injuries to others or damage to their property caused by accidents for which you are legally liable.

We encourage you to learn more about the *Watercraft Program* from United Fire Group today—we'll help you keep your head above the water.

Concerned about Identity Theft?

As an added service to all of our policyholders, we provide free Identity Fraud Advocacy Services powered by Identity Theft 911®. Through Advocacy Services, you and your family have unlimited one-on-one access to a highly experienced fraud specialist in the event of an identity theft.

What's more, Identity Fraud Advocacy Services also offer Identification Recovery assistance to help replace critical personal documentation such as driver's license, birth certificate or Social Security card due to a home fire, flood or a weather-related disaster.

CLAIM EXAMPLES

Many policyholders don't understand the value of their insurance coverage until they experience a loss. Review our claim

examples to better understand the protection provided to you by our Watercraft Program.

- While operating your boat, the propeller strikes a submerged object, damaging the motor. Under the physical damage coverage, you would be covered for this loss subject to the coverage limit and deductible.
- You are water skiing with friends using your boat. Your friend breaks his leg after you accidentally strike a floating log. You would be covered for this loss, subject to the coverage limit.

Claim examples are provided for illustrative purposes only.

Please note that if there are any discrepancies between this brochure and the actual policy, the provisions of the policy shall prevail. Consult your agent about specific coverages available in your state.



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