

The Importance of Boat Insurance on the Shores of Lake Huron

Ontario's stunning Lake Huron shoreline attracts boaters of all kinds, from casual weekend sailors to avid fishermen. While the open waters offer incredible experiences, they also come with risks - making boat insurance an essential investment for protecting your vessel, passengers, and financial well-being.

Why Boat Insurance Matters in Ontario

Although boat insurance is not legally required in Ontario, many marinas, lenders, and storage facilities require proof of insurance. Without it, boaters could face significant financial burdens in the event of an accident, storm damage, or theft. One misconception is that your boat is covered by the insurance policy of the towing vehicle. This is partially true; there is liability coverage for any damage the boat may cause to others while being towed by your vehicle as part of your auto policy. However, any damage to your boat while it's being towed is not covered and there is no coverage at all once it is no longer being towed.

Key Risks for Boaters on Lake Huron

Unpredictable Weather and Rough Waters •Lake Huron is known for its sudden weather changes, strong winds, and large waves, which can lead to capsizing or damage.

•Insurance can cover storm-related losses, including hull damage or total loss of the vessel.

Collisions and Liability Risks

•Busy boating areas like Tobermory, Kincardine, and Port Elgin see high traffic, increasing the chances of accidents.

•Liability coverage protects against injury claims and damage to other boats or docks.

Theft and Vandalism

•Waterfront properties and marinas are common targets for boat theft and vandalism.

•Comprehensive insurance covers stolen boats, equipment, and onboard personal belongings.

Environmental & Pollution Coverage

•If your boat leaks fuel or oil into Lake Huron, you could face environmental fines.

•Many boat insurance policies include pollution liability coverage to help with cleanup costs.

Personal Watercraft (PWC) Risks

•Jet skis and other personal watercraft are smaller and more maneuverable but are also at higher risk of collisions due to their speed.

•Insurance covers liability in case of

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Are You Covered?

injuries to riders or others and can also cover theft or damage to the PWC itself.

What Does Boat Insurance Cover?

An Ontario boat insurance policy typically includes: •Liability Coverage - Protects you if you cause injury or property damage.

•Comprehensive Coverage - Covers theft, fire, vandalism, and weather-related damage.

•Collision Coverage - Pays for damage to your boat if it hits another vessel or object.

•Emergency Towing and Assistance - Helps if your boat breaks down on the water.

Boating on Lake Huron's beautiful but unpredictable waters comes with inherent risks. Investing in boat insurance ensures peace of mind, allowing you to enjoy the water without financial worry. Before setting sail, speak with your insurance broker to find the right coverage for your needs.



KINCARDINE GOLF & COUNTRY CLUB

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(All Prices are Subject to HST)

Adult (Age 40-64)	\$1299	Senior (65+)	\$1249
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Family*	\$2499	Generation NEXT (30-39)	\$959
Junior (Age 13-18)	\$329	Intermediate (19-29)	\$829
Youth (12 and Under)	FREE**		

*Family Membership includes a couple plus any dependants 18 and under **Free ONLY when accompanied by Adult Member or Adult Paid Green Fee
For all of 2025 rates or for more information, go to www.kincardinegolfclub.com or email: kgccproshop@gmail.com



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