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Relax on Your Boat Knowing That Your Investment is Safe and Sound by [Rodwayne Rodriguez](#)

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As a newlywed couple we came up with a list of items that we really felt would be important for us and our future family. One of the things at the top of the list was a boat. We had decided to live in Fort Lauderdale, and it seemed like a great travesty to live in Fort Lauderdale without having a boat because it is an amazing place for water sports. Both of our families had boats growing up, and we had fond memories of weekends on the water with friends and family throughout the summer. We waited and watched for a good deal and we finally found the boat that we wanted. After we purchased the boat we wanted to jump right into the water to play with it. But then I called my dad to tell him the exciting news and he reminded me of one really important thing: boat insurance.

I remember a time growing up when we had an accident with another boat. My dad was a very cautious with his boat, but accidents can happen to anyone, at anytime. Another boat drifted from the shore and collided with ours. The damage done to our boat wasn't catastrophic, but it was enough to cause our beloved boat to have dings and scratches.

As much as I was excited to take our new boat out on the water, I knew that my dad was right in suggesting that we get insurance before enjoying our new toy on the water. When we talked with our insurance agency we were surprised to find that there are insurance policies that will protect just about any watercraft and its equipment. The size or shape of your boat doesn't limit your ability to get insurance for it. Insurance is available for jet skis as well as fishing boats.

Our insurance agent thoroughly walked us through all of our options. We decided to get physical damage coverage for our boat. We made sure that the policy covered damages that could happen to our watercraft while it was in storage, and we also were careful to make sure that our policy covered any accidents that could happen on the road to and from the beach. We also looked carefully at the liability coverage that we would need. We were very cautious about making sure that all of the equipment that we might have on the boat would also be protected by the insurance policy.

After we finalized our boat insurance, we were free to take it out for the first time. It is hard to describe the satisfaction of owning your own water vessel. There is nothing quite like gentle breeze, beautiful sunshine, relaxing, and playing in the water. It was also very rewarding to know that if we did have an accident our new toy we would be protected by our chosen insurance coverage. We could relax, play, and enjoy knowing that our investment would be safe and secure. Now we dream of the day when our children will also grow up and have fond memories of weekends on the water.

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[Rodwayne Rodriguez](#) - About Author:

Author Bio:

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