[Date]

[Client Name]
[Client Address]
[City, State, Zip]

Subject: Important Information Regarding Your Watercraft Coverage

Dear [Client Name],

As a valued auto insurance policyholder, we want to ensure that your recreational activities are as well-protected as your vehicles on the road. With boating season approaching, now is the perfect time to review how your watercraft is covered.

Many clients assume that their auto or homeowners insurance automatically provides full protection for boats, jet skis, or trailers. However, these policies often have significant limitations regarding:

- **Physical Damage:** Coverage for the hull, motor, and equipment.
- **Liability:** Protection in the event of an accident causing injury or property damage to others.
- **On-Water Towing:** Assistance if you become stranded or experience mechanical failure.
- **Specialized Equipment:** Coverage for fishing gear, navigation tools, and personal effects.

By adding a dedicated watercraft policy or an endorsement to your existing account, you can ensure there are no gaps in your protection. In many cases, we can offer multi-policy discounts by bundling your watercraft coverage with your current auto insurance.

Please contact our office at [Phone Number] or [Email Address] to discuss your specific needs. We can provide a quick quote to ensure you are ready for the water.

Sincerely,

[Agent Name]
[Agency Name]