

An Insurance Story

In 1993 we were carving our niche out of the wilderness in south central Washington and were living less than a mile from a really nice lake which was teeming with trout. To reward me for all the hours I was devoting to building construction and like chores, Barbara bought me a 12-ft. Sorensen fiber glass fishing boat, to better avail ourselves of the fishing opportunities. I immediately procured a trailer with which to transport it to and from the lake; then my thoughts turned to insuring the thing. One former shipmate who routinely trailered his bass boat up and down the interstates, one day lost a wheel and the whole rig ended up wrong side up in the ditch with lots of damage. I thought it best, since the Sorensen cost almost \$1,200, to investigate the insurance possibilities.

My company is located in Texas so we make all transactions by phone. Upon calling, I readily learned that yes, USAA does indeed insure boats and will be happy to provide whatever coverage I need. Then the questions started. How long is your boat? Twelve feet. Does it have a motor? No, but I plan to put a motor on it. Do you have experience operating power boats? I have never owned a power boat before. But no, wait, I do have experience operating power boats. Okay, good. In up to what size power boats do you have operating experience? Aircraft carriers. Long silence. I see. Do you have experience operating anything smaller? Yes Ma'am, Destroyers. Another long silence followed by "I think we will just say you have experience operating power boats." I thought the lady kept her composure quite well, but I really would have liked to eavesdrop on office conversations after I hung up.

Freedom Is Not Free

Frenchy Sends with Warm Regards

Submitted by CAPT R. Claude "Frenchy" Corbeille, USN RET