Florida

Watercraft Product Guide

Safeco Insurance Company of America

Safeco Insurance™
A Liberty Mutual Company

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Brokered through Omega Insurance Solutions
Phone: 866-997-0711 Email: homes@omega4agents.com
www.Omega4agents.com

What's New

Amended Date of New and Revised Material

06/18/18

Updates

Storage or Mooring Location has been updated. 10

Binding Authority

Policy issuance should be completed within five days of the effective date. There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to the following:

Earthquake

In the event of an earthquake in excess of 6.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for 10 days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than, or extended beyond, 10 days.

Severe Weather

No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.

Other Catastrophes

In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

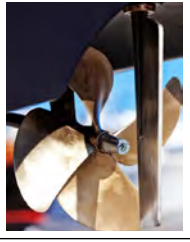
In addition, we reserve the right to suspend binding authority as we deem appropriate. You will be notified in writing when this has occurred.

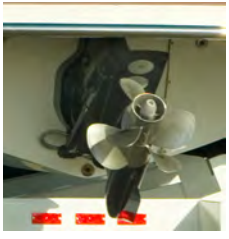
Watercraft Eligibility

(Amended: 09/13/14)

Eligible Watercraft
All watercraft types owned by your customer are eligible for participation in our watercraft program as listed below: • maximum length of 26 feet;11 inches • maximum value of $150,000 • maximum speed of 65 mph, 85 mph for bass boats • seaworthy condition • liability only available • no age limitation on boats with liability only or up to $40,000 (except wood hull construction); marine survey rules apply • wood hull boats must be under ten years old For jet skis, wave runners, other personal watercraft and inboard waterjet boats under 17 feet, the number of personal watercraft in a household should not exceed twice the number of operators.

Watercraft Rating Categories

Watercraft Type	Description	Propulsion Guide	
Inboard	Engine is inside the hull, with the propeller attached to a fixed drive shaft, using a rudder to steer		
Outboard	The motor is outside the hull.		

Watercraft Type	Description	Propulsion Guide	
Inboard/Outboard aka Sterndrive	Engine is inside the hull with a drive-train outside the boat that pivots for rudderless steering.		
Inboard Water Jet (jet drive)	The boat is propelled with a water jet rather than a propeller.		
Sailboat	Equipped with sails but may have a motor.		
Personal Watercraft	Classifications include jet skis, wave runners and wet bikes.		

Motor Coverage

All motors, including trolling and other auxiliary motors, should be included in the hull value.

Ineligible Watercraft

The following watercraft types are ineligible for participation in our watercraft program as listed below:

- houseboats
- watercraft used as a residence, other than occasional or seasonal weekend use
- homemade or kit boats
- watercraft used for any charter, commercial or business purpose or owned by or in the name of a corporation (watercraft owned by an LLC and used exclusively for non-business/pleasure use may be eligible, subject to Underwriting review)
- watercraft rented or leased to others or currently held for sale
- watercraft with more than two owners
- watercraft equipped with more than two motors (other than trolling)
- Watercraft with non-marine converted engines or with after-market products that increase the boat's base line horsepower or speed
- watercraft that exceed manufacturer maximum recommended horsepower
- exposed inboard or inboard/outboard engines
- performance catamaran/ tunnel hull
- watercraft designed or used for racing or speed tests (except sailboats); includes: "cigarette" and/or high performance boats (long, narrow hull boats with long, closed bow)
- aqua cycles or similar craft

Ineligible Watercraft
• hydroplanes or similar craft • airboats or similar craft • ice boats or similar craft • amphibious vehicles which are designed to be used on land as well as water; may include amphibious bicycles, ATVs, cars, trucks, hovercraft or similar vehicles • landing craft or similar craft equipped with a dropdown ramp/door in the bow • physical damage only policies unless the homeowners policy is with us and the liability is covered under the homeowners policy • engine/motor only coverage • cement hull watercraft • physical damage not allowed on salvage watercraft

Ineligible Watercraft

The watercraft shown below are for illustrative purposes and are general representations of some of the watercraft types that are not permitted in our program, as listed in the Ineligible Watercraft table.

Exposed Inboard or Inboard/Outdrive Engines

High Performance Catamaran / Tunnel Hull

Airboats

High Performance

Watercraft equipped with more than two motors

Marine Survey Rules

Marine surveys are required, prior to binding for:

- Boats over fifteen years old and 30 feet or greater.
- Wood boats over five years old. For row boats, drift boats or outboard boats, we can accept photos instead of the survey.

Marine surveys should be no more than two years old and completed by an accredited marine surveyor. All material defects should be corrected at time of policy submittal. Surveys will be reviewed by Underwriting to determine program acceptability.

Marine survey required for in force wood hull boats at 10 years old and at every five years anniversary thereafter.

Hurricane Safety Plan

All watercraft moored in coastal areas along the Gulf and Atlantic coasts should have a plan for securing the boat in the event of a hurricane/tropical storm watch or warning. A general checklist is available for the insured on safeco.com/watercraft Hurricane Preparedness Checklist.

Valuation

Claims settlement on a total loss is on an agreed value basis. To determine the current market value of a watercraft for rating purposes, your customer may consult a local dealer, BUC Guide, ABOS Blue Book or NADA Guide. If the watercraft is less than two years old, a bill of sale may be used. It is your customer's responsibility to adjust values as appropriate and to provide documentation to support a significant deviation from the average market value. Value should not include taxes or fees.

Storage or Mooring Location

Entering the address where the watercraft is principally moored or docked, if not stored at the customer's principle residence, will allow the system to automatically assign the proper territory and rating factor.

Rates are based upon the area (or territory) in which the boat is principally stored/moored.

Watercraft must be stored in a secure area. Eligible storage includes: a private residence; boat slip; dock;

marina storage; private, locking and fully-enclosed garage or building; public storage facilities.

Ineligible storage includes: unsecured public lots; open air storage; fenced or unfenced commercial/business locations; fenced or unfenced mobile home park, condo, and apartment parking lots; or any other communal storage.

Operator Eligibility

Household Members and Other Owners

(Amended: 09/13/14)

All household members who operate the watercraft must be listed. Owners of the watercraft who reside outside the household must also be listed on the policy.

Youthful Operators

No operators under 14 years of age, nor those without a valid license if 16 or older.

No principal operators under 21.

Operator Experience

No experience required.

Watercraft Losses

All watercraft losses in the last 36 months must be listed. No more than one non-weather watercraft loss is acceptable. A non-weather watercraft loss is acceptable only for policies with no violations or at-fault accidents.

Tournament Participation

Amateur participation in fishing tournaments is acceptable. An individual who derives at least 50% of his or her income from tournaments and sponsorship is considered a professional and is ineligible.

Driving Record

Accidents and Violations

All auto and watercraft violations and accidents in the last 36 months must be listed for all operators, even if we currently write an auto policy for your customer. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) reports will be utilized to verify the information provided. Please stress the importance of full disclosure to avoid policy cancellation.

Driving activity is acceptable subject to the following limitations:

- no major violation, this includes but is not limited to:
  - no alcohol or drug-related violations
  - vehicle theft or a felony charge with a vehicle
  - careless or improper operation of a vehicle
  - drag Racing, reckless driving
  - suspended/revoked/canceled driver's licenses nor criminal convictions
  - fleeing from police
  - leaving the scene of an incident
  - vehicular homicide
  - driving without owner consent
- no more than:
  - one at-fault accident per operator
  - two acceptable incidents per operator
  - six total incidents per household

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

	Liability Coverages
Liability Limits (in thousands)	25 50 100 200 300 500 1,000*
Uninsured/Underinsured Watercraft Bodily Injury Limits (in thousands)	25 50 100 200 300 500
Medical Payments Limits	$ 500 1,000 2,000 3,000 4,000 5,000 10,000

* Only available when required by marina. Proof of marina requirement must be sent to underwriting for approval.

	Physical Damage Coverages
Watercraft Physical Damage Deductibles	$ 50* 100† 250‡ 500 1,000 2,000 3,000
Trailers Physical Damage Deductibles	$ 50 100 250 500 1,000

* Available only on coverage amounts up to $8,000

† Available only on coverage amounts up to $20,000

‡ Available only on coverage amounts up to $100,000

Liability

All watercraft on the policy must carry the same liability limits. (See Liability Coverages table.)

Wreckage Removal

(Effective NB: 11/13/10 RB: 12/30/10)

Wreckage Removal coverage is automatically included with Liability coverage. In the event of loss in which the liability limit is exhausted, an additional amount up to 5% of the limit of liability will apply towards wreckage removal expenses.

Uninsured/Underinsured Watercraft Bodily Injury

(Effective NB: 12/08/12 RB: 01/24/13)Uninsured/underinsured watercraft bodily injury provides coverage for damages your customer is legally entitled to recover from the owner or operator of an uninsured/underinsured watercraft. Uninsured/ underinsured watercraft bodily injury cannot be purchased at limits greater than the liability limits. Uninsured/underinsured watercraft bodily injury limits must be equal for all craft on the policy and a separate charge is made for each.

(See Liability Coverages table.)

Medical Payments

Medical payments provides coverage for medical and related expenses to each person who incurs an injury while in, on, getting into or out of the watercraft. Coverage for water-skiers is included. If selected all watercraft on the policy must carry the same medical limits. (See Liability Coverages table.)

Physical Damage Deductibles

Physical damage coverage is provided on an agreed value basis for total losses of the hull. Other equipment, including motors, unattached equipment, permanently attached equipment, tenders, dinghies and trailers may be subject to depreciation depending upon the age of the equipment and the type of loss. Please reference the Safeco Watercraft Policy for complete loss settlement provisions. (See Physical Damage Coverages table.)

Unattached Equipment Coverage

Coverage for portable boating equipment customarily kept in or on your watercraft is automatically included with physical damage coverage up to 10 percent of the hull coverage amount of insurance or $100, whichever is greater. Higher limits can be purchased for additional premium, subject to a deductible. Examples of unattached equipment include but are not limited to: Anchors, oars, lights, fire extinguishers, tarpaulins, safety and lifesaving equipment, deck chairs, water skis, wake boards and similar sports equipment. (See Physical Damage Coverages table.)

Personal Effects

Coverage for personal effects is automatically included with physical damage coverage for an amount up to $750 as a result of upset or collision of the watercraft with another object. This coverage is subject to a $250 deductible. Personal effects means clothing, scuba/snorkeling equipment, fishing equipment and other personal items. See the policy for exclusions.

Additional Fishing Equipment

(Effective NB: 11/13/10 RB: 12/30/10)

Additional Fishing Equipment coverage is available for purchase when at least one watercraft on the policy carries physical damage coverage. This is a policy level coverage, is applied in addition to any applicable fishing equipment covered by Personal Effects and is subject to a $250 deductible. There is a single item limit of $1,000; overall limits available up to $20,000.

Pet Coverage

(Effective NB: 11/13/10 RB: 12/30/10)

Pet Coverage is automatically included with physical damage coverage for the insured's dog or cat. This coverage provides a $1,000 death benefit, or up to $1,000 for veterinary expenses, if the pet passes away, or is injured, as a result of upset, collision or theft of the watercraft. This coverage is subject to a maximum limit of $1,000 per incident.

Emergency Assistance Package

The emergency assistance package provides coverage for towing, labor and delivery of gas, oil or loaned battery in case of disablement while on the water. This coverage is automatically included with physical

damage coverage up to a maximum of $500 per occurrence.

Tender Coverage

Liability coverage is automatically extended for a boat 10 feet or less in length and eight horsepower, or less, that is used to service the boat described in the declarations. For physical damage coverage, you will need to include the dollar value of the tender in the total hull value of the boat listed on the policy. Any tender which does not comply with the above definition should be listed as a separate boat on the policy.

Additional Interest/Marina Additional Insured

A combined additional interest and marina additional insured form is available.

Captain's Package

(Effective NB: 11/13/10 RB: 12/30/10)

The Captain's Package option is available for new and in-force vehicles when physical damage coverage is present. It includes the following items.

- Personal effects coverage increases to $2,500, subject to a per item maximum of $1,000 and a $250 deductible.
- Roadside Assistance service is provided for disablement of listed trailers while a covered watercraft is being towed (reimbursement out of network service limited to $300 per occurrence).
- Boats 2 years old and newer automatically receive total price protection. In the event of a total loss the boat will be replaced with a new boat that is to the greatest extent possible, the same make and model with comparable equipment.
- The Emergency Assistance Package coverage is increased to a $1,000 per occurrence limit.

Navigational Territory

The watercraft policy provides coverage anywhere in the Continental U.S., Alaska and Canada and their respective coastal waters within 75 miles offshore and the Pacific coastal waters of Mexico north of 31 degrees -40 minutes North Latitude within 75 miles offshore.

Bahamas Coverage Extension

(Effective NB: 11/13/10 RB: 12/30/10)

Bahamas navigation is limited to the islands of Grand Bahama, Great Abaco, Nassau and the northern end of Andros is available for an additional premium. This extension includes Atlantic navigation north of 24 degrees -40 minutes north latitude and west of 76 degrees -40 minutes west longitude.

This extension is limited to navigation to, from and around the islands and does not include boats that are moored or garaged permanently or temporarily for over 90 consecutive days in the Bahamas. (See the Limited Bahamas Endorsement for further detail.)

Coverage is available year round for a 10 percent surcharge per boat, which will be added to the total policy premium.

Note:

- watercraft must be 25 feet or longer to qualify
- inboard waterjets and personal watercraft are ineligible

Minimum Premium

The minimum premium for personal watercraft is $100 per unit. The minimum premium for all other watercraft is $100 per policy.

Discounts

Type of Credit	Amount of Credit
Account credit	10%
Advance Quote Credit	1-7 days – 5% 8 or more days – 10%
Diesel power credit	10%
Power squadron or coast guard auxiliary course	15%
Florida boating basics course	5%
Homeowners Credit	10%
Paid in Full Credit	10%
Boat Ownership Credit	5%
Boating Experience Credit	5%
Multiple Vehicle Credit	5%

Account Credit

(Effective NB: 11/13/10 RB: 12/30/10)

If your customer has an in-force personal lines auto, motorcycle, homeowners, condominium or renters policy with us, they are eligible for a 10 percent credit.

Advance Quote Credit

(Effective NB: 05/10/14 RB: 07/16/14)

If the quote date is 1 to 7 days in advance of the issue date of the policy, the policy is eligible for a 5 percent credit. If the quote date is 8 or more days in advance of the issue date of the policy, the policy is eligible for a 10 percent credit. This is a new business credit only; rewritten policies are not eligible for this credit.

Diesel Power Credit

Watercraft powered by diesel engines are eligible for a 10 percent credit. Outboard boats and personal watercraft are not eligible.

Safety Course Credits

Completion of the courses listed above qualifies the named insured for a safety course credit. A copy of the certificate of completion must be sent in following input of the application or endorsement. Personal watercraft are not eligible. If multiple owners are listed on the policy, all owners must have completed the course in order to apply the credit. (See Multiple Owners section.)

Only one of the safety course credits may be applied per policy.

Homeowners Credit

(Effective NB: 12/08/12 RB: 01/24/13)

If your customer owns a home, they are eligible for a 10 percent credit.

Paid in Full Credit

(Effective NB: 12/08/12 RB: 01/24/13)

If the policy term premium is paid in full at inception or on renewal they policy is eligible for a 10 percent credit.

Boat Ownership Credit

(Effective NB: 12/08/12 RB: 01/24/13)

If your customer has owned the watercraft for 2 or more years, they are eligible for a 5 percent credit.

Boating Experience Credit

(Effective NB: 12/08/12 RB: 01/24/13)

If your customer has acquired 5 or more years of boating experience, they are eligible for a 5 percent credit.

Multiple Vehicle Credit

(Effective NB: 12/08/12 RB: 01/24/13)

If your customer insures multiple watercraft on one watercraft policy, they are eligible for a 10 percent credit.

Surcharges

Multiple-Owner Surcharge

(Effective NB: 12/08/12 RB: 01/24/13)

Watercraft owned by more than one household is subject to a 40 percent surcharge on the policy premium after all coverages and discounts are applied. The limit on multiple owners is two separate households. (The multiple-owner surcharge is not applicable to a spouse, resident relative, financial institution or leasing company.)

A safety course credit is applicable only when both owners provide evidence of safety course completion.

Policy Changes

Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

Cancellation and Continuing with a Lapse

Cancellation

If the policy is canceled at our request, the return premium shall be 100 percent of the pro rata unearned premium.

If the policy is canceled at the request of your customer, the return premium will be computed at 90 percent of the pro rata unearned premium.

Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day we or you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

Waiver of Returned Premium

Additional or return premium of $3 or less will be waived.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Policy Term

Policies are issued with a one-year term. Seasonal or lay-up policy terms are not allowed.

Companies and Copyrights

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Please fill out areas designated by the Blue Text

WATERCRAFT APPLICATION

DATE (MM/DD/YYYY)

AGENCY	PHONE (A/C, No, Ext):	APPLICANT'S NAME AND MAILING ADDRESS (Include county & ZIP+4)	NAIC CODE
	FAX (A/C, No):		POLICY NUMBER
E-MAIL ADDRESS:		CO/PLAN	HOME PHONE # ☐ DAY ☐ EVENING
CODE:	SUB CODE:	EFFECTIVE DATE / EXPIRATION DATE	BUSINESS PHONE # ☐ DAY ☐ EVENING
AGENCY CUSTOMER ID:			

BOAT HULL NO._____ (IF MORE THAN ONE HULL IS INSURED)

POWER	TYPE OF HULL	HULL MATERIAL	HULL DESIGN	FUEL TANK
☐ INBOARD ☐ WATERJET	☐ CABIN CRUISER ☐ BASS ☐ SKI	☐ FIBERGLASS	☐ FLAT BOTTOM ☐ VEE BOTTOM	☐ FIBERGLASS
☐ OUTBOARD ☐ SAIL	☐ OPEN COCKPIT ☐ PERSONAL WC	☐ METAL	☐ ROUND BOTTOM ☐ CATAMARAN	☐ METAL
☐ INBOARD/OUTDRIVE	☐ SAILBOAT	☐ WOOD	☐ PONTOON	

YEAR	MANUFACTURER/MODEL	LENGTH	MAX SPEED	DATE PURCHASED	COST NEW	PRESENT VALUE
					$	$

NAME OF BOAT	REGISTRATION NUMBER	HULL IDENTIFICATION NUMBER	WATERS NAVIGATED	TERRITORY

BERTH/STORAGE LOCATION	LAY-UP PERIOD	☐ DRY ☐ AFLOAT

ENGINE/MOTOR 1

YEAR	MANUFACTURER/MODEL	SERIAL NUMBER

HORSEPOWER	FUEL		DATE PURCHASED	COST NEW	PRESENT VALUE	OTHER
	☐ GASOLINE	☐ DIESEL ☐ BATTERY		$	$	

ENGINE/MOTOR 2

YEAR	MANUFACTURER/MODEL	SERIAL NUMBER

HORSEPOWER	FUEL		DATE PURCHASED	COST NEW	PRESENT VALUE	OTHER
	☐ GASOLINE	☐ DIESEL ☐ BATTERY		$	$	

TRAILER

YEAR	MANUFACTURER/MODEL	SERIAL NUMBER	# AXLES	CAPACITY	DATE PURCHASED	COST
						$

COVERAGES/LIMITS OF LIABILITY

COVERAGE		LIMIT	DEDUCTIBLE	PREMIUM	COVERAGE	LIMIT	DEDUCTIBLE	PREMIUM
HULL		$	$	$	LIABILITY (Or Protection & Indemnity)	CSL $ ea. acc.	$	$
OUTBOARD MOTOR	1	$	$	$		BI $ ea. pers.	$	$
	2	$	$	$		PD $ ea. acc.	$	$
PORTABLE ACCESSORIES		$	$	$	MEDICAL PAYMENTS	$	$	$
TRAILER		$	$	$	UNINSURED BOATERS LIABILITY	CSL $ ea. acc.	$	$
		$	$	$		BI $ ea. pers.	$	$
		$	$	$		PD $ ea. acc.	$	$
		$	$	$	UNDERINSURED BOATERS LIABILITY	CSL $ ea. acc.	$	$
		$	$	$		BI $ ea. pers.	$	$
		$	$	$		PD $ ea. acc.	$	$
		$	$	$	TOTAL			$

OTHER COVERAGES AND ENDORSEMENTS TO APPLY

DESCRIBE ALL CREDITS TO APPLY	CREDIT

PAYMENT PLAN ☐ **ACORD 610 Attached (NOT APPLICABLE IN NC)**

ACCOUNT #:			MAIL POLICY TO:
BILLING	IF DIRECT BILL:	IF APPLICANT BILL:	
☐ DIRECT BILL	☐ BILL APPLICANT ☐	☐ FULL PAY	☐ AGENT
☐ AGENCY BILL	☐ BILL MORTGAGEE		☐ APPLICANT

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ADDITIONAL INTEREST

☐ ADDL INTEREST ☐ LOSS PAYEE	NAME AND ADDRESS	LOAN NUMBER
☐ ADDL INTEREST ☐ LOSS PAYEE	NAME AND ADDRESS	LOAN NUMBER

RATING/UNDERWRITING (HULL NO. _____) EXPLAIN ALL "YES" RESPONSES IN REMARKS

EQUIPMENT TYPE	YES	NO	EQUIPMENT TYPE	YES	NO	EQUIPMENT TYPE	YES	NO	EQUIPMENT TYPE	YES	NO
BILGE PUMPS			CO_2 / CHEMICAL SYSTEMS			RADAR			ANTI -THEFT DEVICES		
COOKING STOVE			FIRE EXTINGUISHERS			RADIO DIRECTION FINDER			HEATING		
FUME DETECTOR			DEPTH SOUNDER			SHIP TO SHORE RADIO					

PORTABLE ACCESSORIES (HULL NO. _____)

EQUIPMENT	YEAR	MANUFACTURER	MODEL	SERIAL NUMBER	LIMIT

OPERATORS [List all residents and dependents (licensed or not) and regular operators]

#	NAME	SEX	MAR STAT	DATE OF BIRTH	AUTO DRIVERS LICENSE #	LICENSED STATE	SOCIAL SECURITY #

OPERATOR'S EXPERIENCE - Use operator numbers (Prior Boats, Years, Power Squadron, U.S.C.G.A.)

#	EXPERIENCE

HULL INFORMATION (HULL NO. _____)

EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO
1. IS THE BOAT CHARTERED TO OTHERS?			5. DOES THE APPLICANT EMPLOY A PAID CREW?		
2. IS THE BOAT USED COMMERCIALLY OR FOR BUSINESS PURPOSES?			6. ANY SLEEPING FACILITIES? (Provide number of beds)		
3. IS THE BOAT USED FOR RACING?			7. ANY EXISTING DAMAGE TO THE BOAT?		
4. IS THE BOAT USED FOR WATERSKIING?					

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO
1. HAS THE APPLICANT LIVED AT CURRENT ADDRESS FOR LESS THAN 3 YEARS? (List previous address)			7. ANY COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE LAST 5 YEARS? NOT APPLICABLE IN MO.		
2. ANY OPERATOR HAVE PHYSICAL/MENTAL IMPAIRMENT? NOT APPLICABLE IN WI.			8. DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment).		
3. ANY DRIVERS LICENSE SUSPENDED/REVOKED DURING THE LAST 3 YEARS?					
4. ANY OPERATOR HAD AN ACCIDENT/CONVICTION DURING THE LAST 3 YEARS?					
5. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy number)					
6. ANY LOSSES OCCUR DURING THE LAST 3 YEARS?					

REMARKS (Attach additional sheets if more space is required)

ATTACHMENTS

- ☐ STATES SUPPLEMENT(S), IF APPLICABLE.
- ☐ PHOTOGRAPH
- ☐ SURVEY
- ☐ COAST GUARD CERTIFICATE
- ☐ INSPECTION

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REMARKS

BINDER/SIGNATURE

INSURANCE BINDER		
EFFECTIVE DATE	EXPIRATION DATE	
TIME	☐	12:01 AM
	☐	NOON
☐ COVERAGE IS NOT BOUND		

IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY:

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY.

THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE.

THIS BINDER MAY BE CANCELLED BY THE COMPANY BY NOTICE TO THE INSURED IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

APPLICABLE IN COLORADO: THE INSURER HAS THIRTY (30) BUSINESS DAYS, COMMENCING FROM THE EFFECTIVE DATE OF COVERAGE, TO EVALUATE THE ISSUANCE OF THE INSURANCE POLICY.

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

☐ Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not applicable in all states, consult your agent or broker for your state's requirements.)

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, HI, NE, OH, OK, OR or VT. In DC, LA, ME, TN and VA insurance benefits may also be denied).

APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

APPLICANT'S SIGNATURE	DATE	PRODUCER'S SIGNATURE	NATIONAL PRODUCER NUMBER