



Markel Marine Insurance | Phone: (800) 236-2637 | Email: maicunderwriting@markelcorp.com

Markel Marine Insurance

Markel Boat Product Manual



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www.markelmarine.com

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***This manual is intended to provide an overview of the Markel Boat product. State by state variations may occur.
This manual is protected by legal privilege and should not be shared with anyone unauthorized.***

Program Highlights

The Markel Boat program is designed to write watercraft up to 26'11". In addition, standard risks up to 32' (most states except FL) and less than 10 years of age are also eligible.

Our target market is very broad, with very competitive rate and coverage for a new runabout, a personal watercraft, a small performance boat, an airboat and anything in between. With some of the best coverage in the marketplace, knowledgeable claims and underwriting staff, top-notch service and our longevity in the industry, we are proud to welcome you to the new, improved marine insurance source.

The Markel Boat program incorporates insurance scoring in rating which provides an objective and consistent tool by which to price the risk. An insurance score is developed using credit report attributes that have been shown to be statistically predictive of claims frequency.

HIGHLIGHTS

Watercraft and Equipment

- Replacement Cost, Agreed Value and Actual Cash Value settlement options
- Diminishing Deductible feature included for all risks with speeds <= 65 mph
- Deductible waived for a total loss (see deductible section for exceptions)
- Coverage to Protect and Recover in addition to the Watercraft & Equipment limit
- Broad navigational territory
- No lay up restrictions
- \$1,000 in Personal Effects coverage included with higher limits available (\$500 for Personal Watercraft)
- \$500 in Emergency Towing and Assistance coverage included with higher limits available
- Optional coverage available for primary Fishing Equipment and Boat Lifts

Watercraft Liability

- Watersport liability included with risks with speeds <= 65 mph
- Coverage for non-owned watercraft
- Wreck Removal with purchase of Watercraft and Equipment coverage

Uninsured Boater coverage equal to the Watercraft Liability limit, up to \$500,000

Pollution included with separate \$500,000 limit

Medical Payments included at \$1,000 limit, with higher limits available

Optional:

- Primary Fishing Equipment
- Boat Lifts
- Tournament Fee Reimbursement
- Professional Angler Liability

We are pleased to offer a premium benefit for the following items that apply:

- Multi-unit under same policy
- Diesel fuel
- Experience
- Operators 40 and older
- Outboard propulsion
- Safety equipment—applies to the safety equipment listed on the boat screen

The program highlights provide a high level overview and is not all inclusive. Always refer to the policy form and restrictions that are applicable. Not all coverage options are available for all risks. This manual is protected by legal privilege and should not be shared with anyone unauthorized.

General

GENERAL POLICY CONDITIONS

- All policies are written on an annual term
- The Minimum Written & Earned Premium is \$100 or as required by state regulations

PAYMENT PLANS

The first premium payment may be invoiced. If payment is not received within 21 days, the policy will be flat cancelled. Commission will be paid after receipt of the first payment. We strongly encourage securing payment as we believe retention is higher.

The following payment plans are available dependent upon the total premium:

Pay Plan	Terms	Minimum Premium	Installment Fees
Full Pay	Premium paid at policy inception or billed with payment due in 21 days	Applies to all	No fees
2 Pay	50% down, 50% due in 60 days	\$200	\$5 or as allowed by state regulations.
3 Pay	40% down, 30% due in 60 days, 30% due in 120 days	\$300	\$5 or as allowed by state regulations.
6 Pay	30% down, 15% due in 60, 90, 120, 150 and 10% due in 180 days	\$400	\$5 or as allowed by state regulations.
12 Pay Recurring Payments	Set-up and managed online by the insured. The Insured must go to www.markelamerican.com/pay . Instructions are provided on the invoice as well. (Agents can chose 12-pay if the customer advises that they will set up recurring payments.)		\$1 per installment

The installment fee is not charged on the first installment payment.

EMAIL REMINDER

For all policies supported on MAGIC, we will be sending email reminders to our policyholders that a payment is due. A different message is delivered for installment vs. renewal.

If an email address is contained on the owner page, a reminder email will be sent 5 days prior to the payment due date. Emails will be sent from ramaicmarkelemail@markelcorp.com and will display as "Markel" in the "From" line. You will see the reminder text in the diary/attachments section in MAGIC.

NOTE: If the policyholder has enrolled in recurring payments on Bill Matrix, an email reminder will not be sent.

MOTOR VEHICLE RECORDS

Applicants will be required to attest to the number of Motor Vehicle Violations and at-fault accidents. Points will be assigned by the system based on the information entered. The points will be used to determine eligibility and for rating purposes.

Point Structure:

At Fault Auto Accident:	2	At Fault Marine Loss:	4
Minor Violation:	1	Not At Fault Marine or Auto Accident:	0
Major Violation:	4		

If an Operator has 7 or more points, the risk is ineligible.

An MVR is required if any of the following criteria are met:

- Vessel is capable of speeds > 65 mph (excluding fishing boats);
- Or at Underwriter discretion

If you request, MAIC can obtain the MVR. Charges incurred on behalf of the producer will be billed at year-end.

MARINE LOSSES

Applicants are required to attest to *ALL* Marine Losses. The loss information must be entered into the MAGIC system. User authority will determine if the loss requires submission. A loss is a situation or occurrence that resulted in damage (even if a claim was not presented or was denied).

Information relevant to the details of the claim should be documented in the system when making a submission. The system will use the loss information entered and debit the rate if required.

If the loss is within your agency authority, evaluate how recent the loss occurred, the level of error in judgment that factored into the loss and the likelihood of reoccurrence. Based upon these factors, consider if a higher deductible should be applied.

PHOTOGRAPHS

If the boat can achieve speeds > 85 MPH, photographs are preferred. We also retain the right to request photographs at our discretion.

MULTIPLE UNITS

Multiple units can be added to a policy provided they are in the same state. If there are two or more risks in different geographic locations within the same catastrophe exposed state, two policies may be required. Contact MAIC for direction should this situation arise.

New Business & Quote Referrals

The Markel Boat product will be quoted and issued on the MAGIC system. The system was designed to be used in a retail and wholesale environment. Once a quote has been generated in the system, a quote sheet will be available in PDF format. The quote sheet will outline the coverages and premium, as well as conditions that should be disclosed to the prospective customer.

APPLICATIONS

Applications are required on boats with speeds ≥ 65 mph (except for fishing style boats with speeds ≥ 65 mph). The application will be pre-filled with the information captured in the quoting process and may be printed or retrieved and sent electronically. As the application is not pre-filled in its entirety, any information missing on the application should be obtained prior to binding.

ELIGIBILITY

The MAGIC system will alert you to potential eligibility issues. A warning message will be provided if a risk attribute is entered that renders the risk ineligible. If you receive a message that the risk is ineligible, do not proceed. Should you have questions, please contact MAIC for clarification.

Not all conditions that render a risk ineligible will be flagged by system rules. It is the responsibility of the user to be familiar with the eligibility section of this manual and notifications delivered via bulletin.

QUOTE INDICATIONS

To provide a quick quote, enter the required fields that are marked with an asterisk. If the order is placed, additional information will be required to issue.

If the risk is outside of your authority a quote indication will be provided. The system will alert you that approval is required. Quotes may be released as an indication without being submitted to the company. When releasing an indication to an applicant, please be sure to notify them that coverage and premium is subject to company review and approval.

A quote will be good for a period of 60 days and must be issued within this window. Otherwise the quote will be required to be refreshed/recalculated using the most current rate profile.

REFERRAL PROCESS

Any risk requiring referral will follow an established hierarchy. For instance, a risk entered by a sub-producer will be referred to the General Agent. If the General Agent does not have the authority to approve the risk, the General Agent will refer the risk to MAIC. Once approved, the risk will follow the chain back down to the sub-producer.

For efficiency, referral submissions should be made via the MAGIC system messaging capability.

For risks >85mph, or if the hull or engine has been modified from stock, we will require a fully completed and signed application to approve. Underwriters always reserve the right to require a fully completed and signed application.

Please see the article on the Markel Marine website, under General Documents “Elements of a Good Submission”.

BINDER

An approved quote may be bound by the producer for a period not to exceed 30 days.

ISSUANCE

If the risk attributes are within your authority or you have received company approval on a referral, you may issue the policy in MAGIC.

In order to issue a policy the following information is required:

- Primary Phone Number
- Operator (s) Drivers License Numbers
- Hull Identification Number (HIN), Engine & Trailer Serial Numbers
- Risk Location & Facility Type
- Loss Payee and/or Additional Insured, if applicable

Sub-Producers will not be permitted to issue policies in MAGIC. They must refer the risk to the General Agent for approval and issuance.

RENEWAL AND NON-RENEWAL (See the General Manual)

Eligibility

UNACCEPTABLE INSURED/OPERATOR

- Excess Motor Vehicle Violations and/or Marine losses
- Owner or Primary Operator Age <18
- Operator <25 years old on a watercraft with speed equal to or greater than 66 MPH
- More than 3 owners

UNACCEPTABLE WATERCRAFT

- Speeds in excess of 100 mph
- Held for sale

- Liveaboard
- Used commercially
- Used as a liveaboard
- Hull has fiberglass over wood
- More than 2 main engines
- Turbine engine
- With an exposed engine compartment and/or over the transom exhaust
- Horsepower exceeds manufacturer's maximum capacity
- Located within Dade and Broward counties
- Used in racing or stunting activities, except sailboats
- Surf Jets, Amphibious Crafts, Hydro Foils & Hydro Planes, Ice Boats and STV

SUBMIT ANY RISK WHEN WATERCRAFT AND EQUIPMENT COVERAGE IS REQUESTED

- That is in the process of restoration, refit or that has not been completed so that it may be navigated
- Purchased as salvage
- That can achieve speeds > 65 MPH and that has been uninsured for over 30 days

Owner & Operator Information

NAMED INSURED/OWNER

An owner must be at least 18 years of age and have the financial means to properly maintain the boat.

As insurance scoring is part of rating, we strongly encourage using the owner's Social Security number for the most accurate rate. An insurance score will not be pulled on those risks that are Corporately Titled.

We will accept up to three owners. A spouse is not considered an additional owner.

If the boat is corporately titled, it is acceptable to be used for personal and client entertainment.

OPERATOR(s)

Primary Operators: Watercraft with speeds < = 65 MPH require the primary operator to be at least 18 years of age.

Named Operators: If the boat can achieve speeds >=65 MPH (excluding fishing boats), the operator must be at least 25 years of age, and the policy will be written as Named Operator. If there is more than one boat on the policy, all Named Operators will need be assigned to the boat(s) that they will operate.

Please ensure that all intended operators are disclosed and that their specific experience is listed in the system. This information is used for rating and eligibility.
















Boat Information

MANUFACTURER

See eligibility section for a list of Manufacturers that are ineligible for the program. To ease entry and properly track results, manufacturers are listed within the system. If the manufacturer is not provided, the user may enter the information.

BOAT TYPE

Acceptable boat types include:

		
Center Console/Sportfish	Pontoon/Tritoon	PWC
		
Runabout	Sail	Manual
		
Bass/Walleye	Mini (Sport)	Hovercraft
		
Cruiser	Inflatable	Airboat
		
High Performance Vee	High Performance Catamaran	Homemade/Kit

ENGINE & PROPULSION TYPE

We will accept boats with up to 2 main engines. Diesel engines receive a premium credit. Acceptable propulsion types include:

- Inboard/Outboard (Sterndrive)
- Inboard
- Outboard
- Jet
- Air/propeller
- Sail
- Manual

MATERIAL TYPE

Acceptable material types include:

- Fiberglass
- Metal/Aluminum
- Composite
- Inflatable
- Wood
- Poly
- Other

SPEED

The applicant will either need to provide or attest to the speed of the boat. For cruisers, runabouts and performance boat types, the system will require that the weight be entered for a system calculated speed check. You may add 400 pounds for fuel, operators and provisions if you use a guidebook or builders weight.

See the Operator section above regarding Named Operator provisions.

An executed application is required for all boats that can achieve speeds > 65mph.

BOAT VALUE & SURVEY

Boat Value: The market value of the boat should include the boat, motor and all equipment permanently attached. (Do not include the trailer value.) To validate current market value, please consult one or more of the following sources:

- Bill of Sale
- BUC Guides www.bucvalue.com
- NADA www.nadaguides.com
- Websites where watercraft are listed for sale such as www.boattrader.com, www.iboat.com, www.yachtworld.com, etc.
- Current marine survey

Survey Requirement:

If Watercraft and Equipment coverage is purchased a survey is required if the value is over \$30K and:

- >=10 years old and is used in salt water
- >=15 years old and is used in fresh water

A Survey can be a self-survey form and photographs, a marina inspection report and photographs, a Coast Guard vessel safety inspection with photographs or a survey performed by a NAMS or SAMS surveyor provided that it was performed within the last two years. To locate a NAMS or SAMS surveyor, visit National Association of Marine Surveyors (NAMS) www.namsglobal.org or the Society of Accredited Marine Surveyors (SAMS) www.marinesurvey.org.

A self-survey form is stored on www.markelmarine.com for distribution to the policyholder or applicant. If the criteria above are still applicable, this information should be updated every 5 years.

NAVIGATION

The program has a standard navigation as reflected below. Within the system, you will select where the watercraft is predominately operated. The navigation you select is for rating purposes only.

The policy provides coverage while the insured watercraft is either:

On land within the United States of America and Canada; or

While the insured watercraft is afloat no more than 25 miles offshore within the waters of the Atlantic/Pacific Oceans or the Gulf of Mexico; within inland lakes, rivers and waterways of the continental United States, Alaska, Hawaii or Canada; but limited to within the navigation limits shown on the Declarations Page.

Additional distances of 50, 75 & 100 miles offshore are available. For these distances we will look for the boat to have 2 engines.

SAFETY EQUIPMENT

A discount is provided for the following Equipment:

- Monitoring System*
- VHF
- Depth Finder
- Radar
- EPIRB
- GPS
- CO Detector
- High Water Alarm
- Fire Suppression

* Monitoring systems are able to establish an electronic fence, monitor bilge pumps, detect motion and smoke, etc. Examples for the monitoring system credit include Volvo's SeaKey, Magellan's Nav-Tracker with Security Package, Boat Nanny and Marine Guardian. Secure evidence of the equipment for the underwriting file when providing the credit. If you feel that another system should be considered, please contact Underwriting for consideration.

LIENHOLDER, ADDITIONAL INSURED & PREMIUM FINANCE

A lienholder and/or an additional insured can be added to the policy at inception or at a later date by endorsement. We will accept one lienholder and one additional insured per boat.

Due to the payment options available, we will not accept a risk with a Premium Finance Company commitment.

Coverage Options

This section will provide information regarding available coverage options. ***Always refer to the policy for specific coverage details. The policy language will always prevail.***

WATERCRAFT & EQUIPMENT

There is no minimum or maximum value limit. Settlement options are explained below. Coverage can be purchased with or without liability coverage.

NOTE: *The Hull Identification number and all outboard engine serial numbers must be secured before binding.*

DEDUCTIBLE

Up to three deductibles may display on the Declarations Page. The selected deductible, the diminishing deductible (if the risk is ≤ 65 MPH) and, if the boat is kept in a wind prone region, a Windstorm deductible. If a loss occurs and requires the application of more than one deductible, only the highest deductible applies.

If the boat is rendered a total or constructive total loss, the deductible will be waived, unless the Windstorm Deductible or Double Deductible Endorsement is attached. The Double Deductible Endorsement states that if a theft occurs, an approved anti-theft device must be defeated or the deductible will double and is not waived. This endorsement will automatically attach to the High Performance boat types (>65 MPH).

DIMINISHING DEDUCTIBLE OPTION

The diminishing deductible will apply to any boat ≤ 65 MPH. If, during any policy period, the insured does not have a loss for which we have paid any amount under Watercraft and Equipment or Trailer coverage, the Watercraft and Equipment deductible for the following policy period will be reduced by the percentage in the following schedule:

After first loss free term	25% of the Elected Deductible
After the 2 nd consecutive loss free term	50% of the Elected Deductible
After the 3 rd consecutive loss free term	75% of the Elected Deductible
After the 4 th consecutive loss free term (and thereafter)	100% of the Elected Deductible

If we pay a loss under Watercraft, Equipment or Trailer coverage, the deductible for all units on the policy will revert to the original elected deductible. Note: if a 'Windstorm Deductible' is shown on the Declarations Page, then the 'Windstorm Deductible' will apply to all partial, total or constructive total losses caused by or resulting from any named storm.

WINDSTORM DEDUCTIBLE

If the boat is in a storm zone, and if a windstorm deductible is shown on the quote or Declarations Page, a windstorm deductible will apply to all losses caused by tropical depressions, tropical storms and hurricanes. The windstorm deductible will be either twice the selected deductible, or 5% of the hull value, whichever is greater.

WINDSTORM AGGREGATES

Each contracted agent that writes in storm prone zones will have allocated aggregates. If you have reached capacity in a wind exposed region, you will receive notice that Watercraft & Equipment coverage may only be purchased without wind coverage (the wind exclusion endorsement will attach), or alternatively a Liability Only policy may be purchased. If a policy has been written excluding wind coverage or as Liability Only, it must remain until the renewal term is offered, at which time coverage can be revised, provided that capacity is available at that time.

When the Windstorm Exclusion attaches to a policy, a disclosure will print on the quote sheet. A Windstorm Disclosure document is provided for the applicant to acknowledge that the coverage they have applied for excludes coverage for certain windstorm events.

WINDSTORM CATASTROPHE MANAGEMENT

For risks written with a mooring location in a storm zone, we strongly encourage the evaluation of the applicants storm plan. It is not acceptable to leave any boat in the water, on a lift, in a coastal dry stack, or to provide coverage for an owner that cannot immediately secure their boat. It is, appropriate to place on a trailer and move the boat inland. Future aggregate allocations will be based on your books performance.

SETTLEMENT OPTIONS

The base policy form provides Agreed Value coverage. There are three settlement types available:

Ø ACTUAL CASH VALUE (ACV)

This is the the current market value of the Watercraft & Equipment taking into consideration age and overall condition of the boat at the time of loss.

Certain boat types are limited to ACV coverage such as hovercraft, airboats and personal watercraft.

Ø AGREED VALUE

This is the value of the Watercraft & Equipment as agreed upon by the insured and the Company. This value is the amount that will be paid out in the event of a total loss or constructive total loss (subject to the Windstorm Deductible Endorsement and if attached, the Double Deductible Endorsement).

For partial losses, the following items will be paid on an actual cash value basis: outdrive units and outboards (6 years or older); machinery inside the watercraft (11 years or older)--batteries, paint or finishes, sails and protective covers.

Ø REPLACEMENT COST

Optional replacement cost is available on watercraft up to three years of age. In the event of a total loss or constructive total loss, we will pay the Watercraft & Equipment limit on the Declarations Page. However, if at the time of loss the insured watercraft was in its current model year, or the first through third preceding model year, and the insured elects to replace the boat, then we will pay the cost, as determined by us, of a new watercraft that is, to the extent possible, the same make, class, size and type, and which contains comparable equipment to the insured watercraft.

WATERCRAFT LIABILITY

The base policy form includes watersport liability coverage. If Watercraft and Equipment coverage is purchased, wreck removal is provided under Watercraft Liability. Vessels with speeds >65 mph will have a mandatory watersport liability exclusion attached. Liability coverage is available at limits of: \$25,000csl, \$50,000csl, \$100,000csl, \$300,000csl, \$500,000csl and \$1,000,000csl. Policies may be written on a Liability Only basis. \$300csl, \$500csl, and \$1 million minimum requirements:

Primary Operator Age:

- ü \$300csl available for primary or named operators = > 25
- ü \$500csl and \$1M available for primary or named operators =>30

Additional Requirements:

- ü Primary or Named operator has at least 2 years of boating experience on like type and size
- ü No more than 3 MVR points per operator or 6 combined for all operators
- ü No more than 1 at-fault auto accident in the last 3 years
- ü No marine liability loss >\$2500

Other Limitations:

- ü Airboats and Hovercraft are limited to 300K
- ü Speed > = 85 MPH limited to 300K

If you feel that higher limits are justified, the risk may be submitted for approval.

UNINSURED BOATER

If Watercraft Liability is purchased, Uninsured Boater is included at no additional charge. This provides coverage for damages an insured person is entitled to receive as a result of a watercraft accident caused by an uninsured owner or operator while aboard the insured watercraft. An "uninsured owner or operator" is one who is legally responsible for the accident and to whom no liability insurance applies at the time of loss, or who cannot be identified, i.e., hit-and-run. The Uninsured Boater limit will equal the Watercraft Liability limit up to a maximum of \$500,000.

MEDICAL PAYMENTS

All policies include \$1,000 of Medical Payments coverage at no charge. This provides coverage for the payment of necessary medical and funeral service expenses incurred within one year from the date of an accident causing bodily injury to any person while in, upon, boarding or leaving the insured watercraft. Up to \$10,000 in coverage is available.

POLLUTION

All policies include a separate limit of \$500,000 of Pollution Liability at no charge. Coverage is designed to protect the insured in case of sudden, accidental and unexpected discharge or spillage of a contaminant from the insured watercraft, due to an incident that is specific in place and time and within the policy period.

TRAILER

Up to \$7,500 in Actual Cash Value coverage is available for a trailer designed to carry the insured boat, subject to a deductible of \$250. Please note, if serial numbers are not provided at the time of issuance, a maximum of \$500 of trailer coverage will be provided.

PERSONAL EFFECTS

If Watercraft and Equipment coverage is purchased, \$1,000 of Personal Effects coverage is included (\$500 for a PWC), subject to a \$250 deductible. Optional limits up to \$5,000 are available. Provides coverage for personal items not generally required for the safe operation or maintenance of the watercraft (i.e. stereos, camera, fishing equipment, water-skis, sporting equipment, life vest, etc). No coverage is available for currency, valuable papers, jewelry, or fine arts.

This coverage shall apply only while such property is aboard the watercraft or while being loaded upon or unloaded from the watercraft.

TOWING

If Watercraft and Equipment coverage is purchased, we automatically include \$500 of Towing coverage with the option to purchase up to \$2,000 of coverage. We will reimburse the reasonable expenses incurred to tow the watercraft to the nearest place where necessary repairs can be made and to deliver gas, oil, parts or loaned battery (excluding the cost of the items themselves) or emergency labor, while away from a safe harbor or while on land.

BOAT LIFT

Up to \$6,000 in coverage is available, subject to a \$250 deductible. We will cover loss or damage to the boat lift, but only if used exclusively for the insured watercraft. This coverage applies only to loss caused by fire, lightning, explosion, upset or collision. Settlement is paid on an actual cash value basis. Please see the Boat Lift endorsement for full terms and conditions.

FISHING EQUIPMENT

Fishing Equipment is primary coverage with limits up to \$5,000 available, subject to a \$250 deductible. The maximum amount that will be paid per item is \$250, except for electronic devices, where the maximum amount that will be paid per unit is \$500. Please see the Fishing Equipment endorsement for full terms and conditions.

TOURNAMENT FEE REIMBURSEMENT

This endorsement will automatically attach to the policy when the hull type selected is Center Console/Sportfish or Bass/Walleye.

We will reimburse the owner for the non-refundable portion of their pre-paid entry fee if they are not able to participate in a scheduled fishing tournament because of:

- 1) bodily injury to themselves, or a family member;
- 2) loss or damage to the insured watercraft; or
- 3) mechanical breakdown of the towing vehicle while in route to the tournament.

The event which causes them to cancel must occur after they have registered and paid their entry fee for the tournament. No deductible will be applied against this coverage.

We will reimburse a maximum of \$1,000 per occurrence and \$1,000 total in any single policy period.

PROFESSIONAL ANGLER LIABILITY ENDORSEMENT

Endorsement is available for owners that use their boat as a professional angler or guide. The endorsement may only be attached if the boat type is either a Bass or Walleye fishing style boat.

Coverage is provided while the owner is acting in the scope of a professional angler, either participating in fishing tournaments, conducting seminars, working at sport shows or dealer houses, acting as a guide or other activities where they are demonstrating their fishing skills to generate income. We believe that our coverage is the broadest. Most other policies limit coverage unless the policyholder is aboard the insured watercraft.

An additional premium charge will be added when the optional endorsement is selected.

The criteria for adding the Professional Angler endorsement are as follows:

- Applicant => 21 years of age
- Boat < 15 years of age
- 3 Years of Operator Experience
- No Operator has had any major traffic violations (DWI, Reckless Driving, Hit and Run, Etc.)
- Up to 1 marine loss in last three years

This endorsement is not available in all states at this time. We will advise as states continue to be added.

Contact Information

Customer Service & Billing- 800-236-2637

Marine Underwriting- 800- 236-2637

Claim Department - 800- 236- 3113

Supplies – 800-236-2862 ext. 33307

Technical Services – 800-236-2862 ext. 33334

Marketing – 800-236-2862 ext. 33386

For instructions on how to maintain a policy, please refer to the MAIC MAGIC User Manual.