

RE: COMMERCIAL MARINE APPLICATION

Thank you for your interest in our commercial program. We appreciate your business!

Attached are current Commercial Marine application forms. Pages 2, 3, 4 & 5 should be completed for charter, fishing guide and miscellaneous commercial use exposures. Please include complete operator information including operator experience.

For watercraft rental operations, complete pages 2, 5 & 6 and include a copy of the current Boat Rental Agreement. A \$1000 deductible applies to the physical damage and the liability coverage on rental operations, and no personal use is allowed. The rental agreement must include a Hold Harmless and Indemnify clause. Please note that in most states the policy premium in our rental programs is fully earned in 7 months on an accelerated short rate cancellation table, and fully earned if the unit is a total loss.

A signature is NOT required for a quote. The submission should include an evaluation of the operation and any background information to clarify the exposure.

Hull values under \$35,000 are on an actual cash value basis.

We reserve the right to decline stated value on exposures over that amount pending acceptable documentation of condition and value. A copy of the bill of sale and professional marine survey are very helpful and may be required to for verification of the vessel's current condition and market value.

THANK YOU!

2001 COMMERCIAL MARINE INSURANCE APPLICATION

Requested Effective Date _____ **General Agent Code :** _____ **Producer Code:** _____

Applicant Name _____
 Mailing Address _____
 City / St. / Zipcode _____
 Principal Contact; Title _____

Producer Name & Address _____
 Producer Phone Number: _____
 Fax Number: _____

Physical Address Of Operation; List All Locations _____
 County _____ Phone Number _____

Additional Interest(S) And Relationship To Applicant _____

LIENHOLDER

PREMIUM FINANCE COMPANY

Name And Address _____

Name And Address _____

How Are Watercraft Used By This Operation? _____

What Is The Experience Of The Principals With This Type Of Operation _____

<p>ORGANIZATION</p> <p><input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Joint Venture <input type="checkbox"/> Other:</p>	<p>OPERATING PERIOD</p> <p><input type="checkbox"/> Year Round <input type="checkbox"/> Seasonally From: _____ To: _____</p>	<p>OPERATING FROM</p> <p><input type="checkbox"/> Marina <input type="checkbox"/> Beach Front <input type="checkbox"/> Public Ramp <input type="checkbox"/> Other:</p>	<p>How Many Years Has Applicant Owned/Operated This Business? _____</p> <p>How Many Years Has Applicant Operated From This Location? _____</p> <p>Gross Receipts For This Operation Last Year \$ _____</p> <p>Projected Gross Receipts For This Year \$ _____</p>
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List And Describe All Other Commercial Activities Conducted On The Premise, Whether Owned Or Non-Owned _____

If Owned, Is There Other Insurance In Force?
 No Yes, Explain: _____

Previous Insurance Carrier: _____
 Expiration Date: _____

Has Any Company Ever Canceled Or Non-Renewed Insurance For This Applicant?
(Missouri residents Need Not Answer)
 No Yes, Explain: _____

NAVIGATION LIMITS DESIRED & RANGE OF NAVIGATION

US INLAND RIVERS/WATERWAYS ONLY
 COASTAL UP TO 25 MILES OFFSHORE (CHARTER RISKS 50 MILES)
 ATLANTIC PACIFIC GULF BAHAMAS
 GREAT LAKES & TRIBUTARIES LAKE MEAD, POWELL OR TAHOE

EXTENDED NAVIGATION LIMITS- NO BINDING AUTHORITY IS EXTENDED
 SUBMIT FOR APPROVAL WITH DETAILED BOATING EXPERIENCE RESUME,
 MVR AND CURRENT SURVEY. OFFSHORE NAVIGATION LIMIT DESIRED:
 25 – 50 MILES OFFSHORE 50 – 75 75 – 100

ADDRESS WHERE VESSEL IS KEPT WHEN IN SERVICE: _____

ADDRESS WHERE VESSEL IS STORED WHEN LAID-UP _____
 ASHORE AFLOAT (NO LAYUP CREDIT ALLOWED IF AFLOAT)
LAY-UP PERIOD (MM/DD/YY)
 FROM: _____ TO: _____

FIVE YEAR CLAIMS HISTORY - WATERCRAFT & PREMISES

Date Of Event	Details Of Loss Or Claim	Amount Of Claim	Status

CHARTER VESSEL / MISC. COMMERCIAL USE SECTION (A)

OPERATOR AND CREW (REQUIRED INFORMATION)

#	NAME	DATE OF BIRTH	DRIVERS LICENSE NUMBER AND STATE	POSITION	USCG LICENSE
1					
2					
3					

- A) Crew Positions Are: Full Time Part Time Seasonal Volunteer
- B) Are Employees In Good Health And Able To Handle The Responsibilities Of This Job? No Yes
- C) Is Any Employee Under Medical Care, Taking Medication Or Seeking Treatment At This Time? No Yes
- D) Is Any Employee Covered Under Any Workers Compensation Or Other Benefits Program? No Yes
- E) Is Any Employee Enrolled Or Participating In Any Safety Programs? No Yes
- F) Has Any Employee Been Hospitalized Within The Past Year? No Yes
- Explain If Yes Was Answered To Any Of The Above Questions

Does The Owner Employ A Captain, Crew Or Other Employees To Operate Or Maintain This Vessel?

No Yes, Explain: _____

Does The Operator or Master Hold The Appropriate License For This Vessel And Usage?

No Yes, Explain: _____

VESSEL INFORMATION

DOCUMENTATION	VESSEL NAME	LENGTH	WEIGHT	TOTAL HP	MAX SPEED	FUEL	FUEL CAPACITY
						<input type="checkbox"/> GASOLINE <input type="checkbox"/> DIESEL	
PROPERTY	YEAR	MANUFACTURER & MODEL NAME	HULL ID / SERIAL NUMBER		PURCHASE DATE	PURCHASE PRICE	CURRENT VALUE
VESSEL							
ENGINE #1			HP:				
ENGINE #2			HP:				
TENDER							
TENDER ENGINE			HP:				
EQUIPMENT	TOTAL FROM EQUIPMENT SCHEDULE ATTACHMENT						
TOTAL VALUE: VESSEL, ENGINES, TENDER PLUS EQUIPMENT FROM PAGE 4							
TRAILER	YEAR	MANUFACTURER & MODEL NAME	SERIAL NUMBER		PURCHASE DATE	PURCHASE PRICE	CURRENT VALUE
PERSONAL EFFECTS	TOTAL PERSONAL EFFECTS FROM PAGE 4						

BOAT TYPE	BOAT POWER TYPE	HULL TYPE	HULL MATERIAL	SAFETY/ ANTI-THEFT EQUIPMENT	
<input type="checkbox"/> Aux-Sailboat <input type="checkbox"/> Bass Boat /Flats Boat <input type="checkbox"/> Express Cruiser <input type="checkbox"/> Motor Yacht <input type="checkbox"/> Runabout/ <input type="checkbox"/> Sport Fisherman <input type="checkbox"/> Trawler <input type="checkbox"/> Other:	<input type="checkbox"/> Inboard <input type="checkbox"/> Outboard <input type="checkbox"/> Inboard / Outboard <input type="checkbox"/> Jet Drive <input type="checkbox"/> Airboat <input type="checkbox"/> Sail (Indicate Rig) <input type="checkbox"/> Other:	<input type="checkbox"/> V - Hull <input type="checkbox"/> Deep V - Hull <input type="checkbox"/> Bi-Hull (Cat,Pontoon) <input type="checkbox"/> Tri - Hull <input type="checkbox"/> Tunnel Hull <input type="checkbox"/> Displacement <input type="checkbox"/> Other:	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Advanced Composite <input type="checkbox"/> Wood <input type="checkbox"/> Aluminum <input type="checkbox"/> Steel <input type="checkbox"/> Inflatable <input type="checkbox"/> Other:	<input type="checkbox"/> Marine Compass <input type="checkbox"/> Depth Finder <input type="checkbox"/> VHS Ship To Shore Radio <input type="checkbox"/> Loran, Sat Nav Or GPS <input type="checkbox"/> Radar <input type="checkbox"/> EPIRP <input type="checkbox"/> Electronic Burglar Alarm	<input type="checkbox"/> Outboard/Outdrive Locks <input type="checkbox"/> Propeller Hub Locks <input type="checkbox"/> Trailer Ball or Axle Locks <input type="checkbox"/> Vapor Detection System <input type="checkbox"/> Smoke Detectors <input type="checkbox"/> Auto Fire Extinguisher In Engine Space
Does Vessel Comply With All USCG Requirements?					

Are Maintenance And Operation Logs Kept For This Vessel?

No Yes, Explain: _____

Date Of Last Haul Out & Work Completed:

Have The Vessel, Engine(s) Or Operating Equipment Been Modified Or Altered From Their Original Stock Condition?

No Yes, Explain: _____

Is There Any Pre-Existing Damage To This Vessel?

No Yes, Explain: _____

CHARTER VESSEL / MISC. COMMERCIAL USE SECTION (B)

Days Per Year This Vessel Chartered Or Used Commercially:	Days Per Year This Vessel Is Used For Pleasure Only:
Maximum Number Of Passengers For Hire:	Average Number Of Passengers For Hire:
Do Passengers Stay Onboard The Vessel Overnight? <input type="checkbox"/> No <input type="checkbox"/> Yes, Explain:	Is Food Or Liquor Served To The Passengers? <input type="checkbox"/> No <input type="checkbox"/> Yes, Explain:
Do Passengers Swim, Snorkel Or SCUBA From The Vessels? <input type="checkbox"/> No <input type="checkbox"/> Yes, Explain:	Do You Tow Passengers On Water-Skis Or Water Toys? <input type="checkbox"/> No <input type="checkbox"/> Yes, Explain:
Remarks or Explanations:	

SCHEDULE OF VESSEL EQUIPMENT

Itemize Equipment That Is Generally Kept Onboard And Required For The Safe Operation, Navigation Or Maintenance Of The Watercraft. **This Coverage Is Not Automatic.** Include The Total On Page 3. Use additional sheet if necessary.

DESCRIPTION, MAKE, MODEL	SERIAL NUMBER	PURCHASE DATE	PURCHASE PRICE	CURRENT VALUE
Miscellaneous Vessel Equipment, Where The Value For No Single Item Is Greater Than \$500 (Limit \$,1000)				
TOTAL VESSEL EQUIPMENT				

SCHEDULE OF PERSONAL EFFECTS

List Items Which Belong To You Such As Fishing Gear, Cameras, Scuba Equipment, Portable Radios, And Wearing Apparel, Etc., For Which You Desire Coverage. **This Coverage Is Not Automatic.** Include On Page 3

DESCRIPTION, MAKE, MODEL	SERIAL NUMBER	PURCHASE DATE	PURCHASE PRICE	CURRENT VALUE
Miscellaneous Personal Effects Where The Value For No Single Item Is Greater Than \$500 (Limit \$,1000)				
TOTAL PERSONAL EFFECTS				

COVERAGE	LIMITS REQUESTED	DEDUCTIBLE	PREMIUM
WATERCRAFT AND EQUIPMENT		(2% MINIMUM) _____%	
WATERCRAFT LIABILITY			
CREW LIABILITY		2500	
MEDICAL PAYMENTS		100	
PREMISES LIABILITY (SUBMIT PREMISES APP.)		0	
PERSONAL EFFECTS		250	
TRAILER PHYSICAL DAMAGE		250	

Please Provide The Following:

- | | |
|---|--|
| <input type="checkbox"/> Copy Of Any Required Captain Or Guides License
<input type="checkbox"/> Recent Marine Survey If Vessel Is Over 7 Years Old
<input type="checkbox"/> Photos Of The Uncovered Vessel; Bow, Side & Stern
<input type="checkbox"/> Market Premises Liability Application, If This Coverage Is Desired | <input type="checkbox"/> Resume Of Captain & Crew Describing Marine Experience
<input type="checkbox"/> USCG Certificate Of Inspection If Applicable
<input type="checkbox"/> Any Promotional Brochure |
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APPLICANT'S STATEMENT AND SIGNATURE

THIS NOTICE IS GIVEN IN COMPLIANCE WITH THE FEDERAL FAIR CREDIT REPORTING ACT (PUBLIC LAW 91-508). I UNDERSTAND THAT AS PART OF THE COMPANY'S UNDERWRITING PROCEDURE, A ROUTINE INQUIRY MAY BE MADE WHICH WILL PROVIDE APPLICABLE INFORMATION CONCERNING CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, MODE OF LIVING AND DRIVING RECORD. UPON WRITTEN REQUEST, ADDITIONAL INFORMATION AS TO THE SCOPE OF THE REPORT, IF ONE IS MADE, WILL BE PROVIDED. THE FOREGOING STATEMENTS MADE AND SIGNED BY THE APPLICANT REPRESENTS THE INFORMATION SET FORTH AS CORRECT AND A TRUE BASIS ON WHICH INSURANCE MAY BE GRANTED BUT IN NO WAY BINDS THE APPLICANT TO ACCEPT A QUOTATION OR THE INSURERS TO ACCEPT THE RISK. IF COVERAGE IS BOUND BY THE COMPANY, THIS APPLICATION WILL ATTACH TO AND BE MADE PART OF THE POLICY. **FRAUD WARNING: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY FILED AN APPLICATION FOR INSURANCE 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**

APPLICANT'S SIGNATURE	DATE	PRODUCER'S SIGNATURE	DATE
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COMMERCIAL WATERCRAFT RENTAL SECTION

How Many Years Has The Applicant Been Doing Business As A Rental Operation?

If A New Venture, List Any Previous Watercraft Rental Experience

Who Is Responsible For Overseeing The Watercraft Rental Operations?

Title

Date Of Birth

Number Of Rental Operation Employees

Employee Ages

Are Employees Trained In First Aid, CPR, Etc.?

No Yes, Explain:

Describe How Renters Are Screened

How Old Must A Person Be To Rent The Watercraft?

How Is Renter Age Verified?

What Type Of Instruction Is Provided To Each Renter?

Who Provides The Instruction?

Are Renters Allowed To Trailer Units To Other Locations or does the applicant trailer to the Renters location?

No Yes, Explain:

What Navigation Limits Are Placed On The Renter? (Body Of Water And Range Of Navigation)

How Is Each Rental Supervised And Assisted If Help Is Required?

Is Swimming, Snorkeling, SCUBA Or Diving Allowed From Vessels?

No Yes, Explain:

Will Any Person Besides The Contracted Renter Be Allowed To Operate The Vessel?

No Yes, Explain:

Are Renters Allowed To Tow Water-Skiers Or Water Toys?

No Yes, Explain:

Does Applicant Supply The Tow Rope, Skis Or Water Toys?

No Yes, Explain:

Where Are Vessels Kept When Not In Use?

How Are Vessels Secured Against Theft?

How Long Are Rental Agreements Kept On File?

Does Applicant Keep Records Of Vessel Maintenance?

Does Applicant Or Any Employee Operate The Watercraft In The Course Of Employment?

No Yes, Explain:

Does Applicant Or Any Employee Use The Watercraft For Personal Pleasure?

No Yes, Explain:

Remarks

ATTACH A COPY OF THE CURRENT RENTAL AGREEMENT AND ANY CHECK OUT OR RENTER TRAINING PROCEDURES.
COVERAGE WILL NOT BE BOUND WITHOUT AN ACCEPTABLE RENTAL AGREEMENT ON FILE.

COVERAGE	LIMITS REQUESTED	DEDUCTIBLE	PREMIUM
WATERCRAFT AND EQUIPMENT (Total of Hull Values from Schedule)		\$1000 DEDUCTIBLE	
WATERCRAFT LIABILITY		\$1000 DEDUCTIBLE	
WATER-SPORTS LIABILITY			
PREMISES LIABILITY (SUBMIT PREMISES APP.)			
TRAILER PHYSICAL DAMAGE		250	

APPLICANT'S STATEMENT AND SIGNATURE

This notice is given in compliance with the Federal Fair Credit Reporting Act (Public Law 91-508). I understand that as part of the Company's underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics, mode of living and driving record. Upon written request, additional information as to the scope of the report, if one is made, will be provided. The foregoing statements made and signed by the applicant represents the information set forth as correct and a true basis on which insurance may be granted but in no way binds the applicant to accept a quotation or the insurers to accept the risk. If coverage is bound by the Company, this application will attach to and be made part of the policy. **FRAUD WARNING: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY FILED AN APPLICATION FOR INSURANCE 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.**

APPLICANT'S SIGNATURE

DATE

PRODUCER'S SIGNATURE

DATE

