



BINDING AUTHORITY

- 26' in length (and up to 30')*
- \$150,000 in present value*
- Up to 60 mph with no more than 2 engines
- 25 years of age (and up to 50 years of age)*

**Increased limits can be referred to underwriting for approval*

BASE COVERAGE OPTIONS

- Boats can be written with hull coverage, liability coverage, or both
- Boats can be written with a maximum of two owners with an Additional Insured endorsement
- Boating Liability coverage can be purchased up to \$500,000 as a Combined Single Limit or Split Limits
- Uninsured Boater coverage is included with the Boating Liability limit and can be excluded for a reduction in premium
- Boats can be written on an Agreed Hull Value basis or on an Actual Cash Value basis
- Fuel Spillage coverage is included in the base policy

ELIGIBLE VESSELS

- Monohull Sailboat
- Multihull Sailboat
- Personal Watercraft
- Inflatable
- Rigid Hull Inflatable
- Center Console
- Bass Boat
- Pontoon Boat
- Runabout
- Cruiser
- Driftboat

The following vessel types are NOT eligible:

- Trawler
- Houseboat
- Airboat

DEDUCTIBLE SCHEDULE

Agreed Hull Value	Actual Cash Value
1% (Minimum \$250)	\$250
2% (Minimum \$500)	\$500
3% (Minimum \$750)	\$1,000
4% (Minimum \$1,000)	\$2,000
5% (Minimum \$1,250)	\$3,000

Other restrictions may apply: for more detailed information on underwriting guidelines and procedures and eligibility refer to our approved manuals. All manuals and forms can be found on our website www.aiiflorida.com under **Agent Access - Agent Tools - Forms Library**. Please consult policy documents to fully understand any coverage, terms, conditions, limits and exclusions.

Remember to quote American Integrity Insurance on all your HO3, HO4, HO6, DP3, DP1, Vacant DP1, Flood, MH, Umbrella and Golf Cart risks! If you have any questions, please contact American Integrity at 866-968-8390, Option 3 Billing, Option 4 Customer Care, Option 6 Underwriting.

Payment Address:

**American Integrity Insurance - MSC #504
PO Box 830469, Birmingham, AL 35283**



DISCOUNTS & SURCHARGES

- State Certified Safety Course
- United States Power Squadrons (USPS) Safety Course
- United States Coast Guard Auxiliary (USCGAUX) Safety Course
- United States Coast Guard Captain's License
- No Prior Insurance Surcharge
- Experience Factor
- Multi-Program Discount: this is available to customers who purchase a boat policy and have their primary HO-3 policy with American Integrity

OTHER FEATURES & COVERAGES

- Named Storm Deductible for all boats is \$3,000 or 5% of the Hull and Equipment limit, whichever is greater. **IF**, at the time of the storm, the boat is completely on land and tied to in-ground anchors or similar in-ground structures, the selected AOP deductible would apply instead of the Named Storm Deductible
- All boats have cruising limits of no more than 75 miles off the coast of U.S. and Canada Coastal Waters. Additionally, we include the Great Lakes and Inland Waters in our cruising limit
- We offer Trailer coverage up to \$10,000
- New Boat Replacement endorsement is available for boats that are not more than one year old based on the policy effective date, and provides coverage if a boat is deemed a total loss within 24 months of the effective date
- We offer recreational personal watercraft (jet skis, wave runners, etc.) coverage, which can be written with or without a vessel, but the customer must buy the base policy and use the personal watercraft endorsement
- We do not require policyholders to file a navigation or hurricane plan with us
- **Optional Coverages Include:**
 - **Bahamas Coverage** – Boats equipped with non-detachable satellite navigation systems may purchase this 30-day endorsement for coverage during a trip to the Bahamas
 - **Commercial Towing and Assistance Coverage** – This coverage, offered through Compass Marine, provides unlimited tows per policy term and is available for \$60 per policy term
 - **Mechanical Breakdown Coverage** – Customers who have hull and towing coverage with us may purchase mechanical breakdown coverage, which is subject to a \$250 deductible
 - **Medical Payments** – Coverage of up to \$10,000 is available
 - **Personal Effects** – Up to \$10,000 can be purchased for property damage to personal effects; a flat \$250 deductible will apply to this coverage
 - **Supplemental Liability for Boats you Rent** – Coverage can be purchased for boats rented by the insured
- **Loss History:**
 - We will allow one minor loss in the past three years. We will not accept losses over \$10,000 or losses due to sinking, fire or theft. Any applications with a loss history must be submitted to underwriting prior to binding.