



BINDING AUTHORITY

- 30' in length (and up to 32')*
- Up to 60 mph with no more than 2 engines. No max on HP.
- Hull Coverage: Up to \$200,000 in present value. Up to \$300,000 with UW approval*
- 25 years of age (and up to 50 years of age)*
- Only closed in Miami-Dade, Broward and Monroe Counties

**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
- Jet Skis and WaveRunners
- Inflatable
- Rigid Hull Inflatable
- Center Console
- Bass Boat
- Pontoon Boat
- Runabout
- Cruiser
- Driftboat

The following vessel types are NOT eligible:

- Trawler
- Houseboat
- Airboat

AOP 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

DISCOUNTS & SURCHARGES

Safety Courses and Captains License Discount - Doesn't matter when they took the course to receive the discount

- 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 (No experience receives a 10% surcharge for the 1st policy year)
- Multi-Program Discount: this discount is available to customers who purchase a boat policy and have their primary HO-3 or HO-6 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 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
- You can write up to 6 boats and/or Jet Skis/WaveRunners on a single policy for an insured
- You can write a standalone Jet Ski/WaveRunner without having a boat on the policy
- We do not require policyholders to file a navigation or hurricane plan with us
- Insurance score earns up to a 25% discount
- **Optional Coverages Include:**
 - **Bahamas Coverage** – Boats equipped with a permanently attached satellite navigation system 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 for 30, 60, 90 day coverage
- **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.

Please see www.aiiflorida.com > **Agents Tab > Training & Marketing Materials** for more detailed information on underwriting guidelines and procedures and consult policy documents to fully understand any coverage, terms, conditions, limits and exclusions.

Remember to quote American Integrity on all your HO3, HO6, DP3, DP1, Vacant DP1, Flood and MH 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**

08.2020