**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**

<table>
<thead>
<tr>
<th>Agreed Hull Value</th>
<th>Actual Cash Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1% (Minimum $250)</td>
<td>$250</td>
</tr>
<tr>
<td>2% (Minimum $500)</td>
<td>$500</td>
</tr>
<tr>
<td>3% (Minimum $750)</td>
<td>$1,000</td>
</tr>
<tr>
<td>4% (Minimum $1,000)</td>
<td>$2,000</td>
</tr>
<tr>
<td>5% (Minimum $1,250)</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

**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