

Markel product manual

Boat



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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, we can contemplate preferred risks up to 32'), if < 65 MPH and < 10 years of age.

Our target market is very broad, with very competitive rates 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 and 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 and 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
- Consequential damage coverage

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 at a limit of \$939,800

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

Windstorm extra expense: For risks in the Atlantic and Gulf coastal states when watercraft and equipment coverage is purchased

Optional:

- Primary fishing equipment
- Boat lifts
- Tournament fee reimbursement
- Ultimate Drive Coverage

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

- Multi-unit under same policy
- Diesel fuel
- Experience
- Married owners
- Early quote discount
- Operators 40 and older
- Outboard propulsion
- Homeowners
- Low horsepower

General information

General policy conditions

- All policies are written on an annual term
- The minimum written and 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. **Please note that a \$20 reinstatement fee will apply to all reinstates where state rules allow.**

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	\$6 or as allowed by state regulations
3-pay	40% down, 30% due in 60 days, 30% due in 120 days	\$300	\$6 or as allowed by state regulations
6-pay	30% down, 15% due in 60, 90, 120, 150 and 10% due in 180 days	\$400	\$6 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.)		\$2 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 versus renewal.

If an email address is contained on the owner page, a reminder email will be sent five 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 EPay, an email reminder will not be sent.

For more information on EPay and self-service, please refer to the general manual or www.markelmarine.com.

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. If an operator has seven or more points, the risk is ineligible.

Point structure	
At-fault auto accident	2
Minor violation	1
Major violation	4
At-fault marine loss	4
Not at-fault marine or auto accident	0

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, Markel Personal Lines 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.

Theft

Where the risk of theft is more prevalent, such as with faster boats, center consoles, and outboard boats in south Florida, it is of the utmost importance to evaluate the integrity of the owner and theft prevention measures that they will undertake.

In evaluation of theft prevention, we prefer:

- secured gated marina, locked building, or fenced area
- security system
- boats not stored on a trailer

Please also consider adding the double deductible for theft endorsement.

Photographs

Photographs are required on airboat risks. Also, for boats that can achieve speeds > 85 MPH, photographs are preferred. We 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 Markel Personal Lines for direction should this situation arise.

New business and quote referrals

The Markel Boat product is 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 \geq 66 MPH (except for fishing-style boats with speeds \geq 65 MPH) and on all airboat risks.

The standard 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 missing information on the application should be obtained prior to binding.

For airboat risks, there is a separate airboat application. This application needs to be completed outside of the MAGIC system.

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 Markel Personal Lines 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 90 days and must be issued within this window. Otherwise the quote will be required to be refreshed/recalculated using the most current rate profile.

Pricing, discounts, and insurance scoring

When quoting, it is important to utilize all applicable discounts to ensure a competitive quote is generated.

Early quote discount:

People that shop in advance of their insurance needs are less likely to have losses and prove to retain at a higher frequency. Accordingly, a new early quote discount is provided. Those that begin shopping eight or more days in advance of their need will receive the largest benefit.

The proposed effective date field is displayed in the beginning of the quote process. If the proposed effective date changes, the premium will automatically be updated. The

quote sheet contains the proposed effective date with a disclosure that the premium quoted may change if the effective date changes.

From a sales perspective, you can now promote that shopping early will save you money.

Homeowner and Marital status:

Premium benefit is provided for owners that are married or a homeowner. The fields on the Operator page need to be selected for the discount to apply.

Experience credit :

The experience judgment credit on the coverage page will default based on the primary operator's years of experience when the speed is up to 65 MPH. You will still be able to adjust the credit as merited.

Insurance scoring is an important element of pricing the risk. On the coverage page of MAGIC, if a score has been received, you will see a score range from A to J. If you see an X, that means that we chose not to pull a score. Should a Z be displayed, this means that an attempt to secure a score was made, but was not found. In this case, validate you have a correct residence address, date of birth, and, if possible, secure the applicants social security number.

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, they will refer the risk to Markel Personal Lines. 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 performance boats with speeds >65 MPH, or if the hull or engine has been modified from stock, we will require a fully completed and signed application to approve. For airboats, we will require a fully completed and signed application and photos 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, titled "Elements of a good submission".

Our target is for a submission-to-quote ratio of less than 35%.

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, and trailer serial numbers
- risk location and 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

Please see the general manual.

Eligibility

As stated previously, 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 this section of the manual and all additional notifications delivered via bulletin.

Unacceptable owner/operator

- Excess motor vehicle violations and/or marine losses
- Owner or primary operator age <18
- Operator <25 years old on a watercraft with speed greater than or equal to 66 MPH
- More than three owners
- Any finding of a misrepresentation or an omission of any fact
- Owner or primary operator convicted of a felony

Unacceptable watercraft

- 27' to 32' unless 10 years of age or newer and under 65 MPH
- Speeds in excess of 100 MPH
- Held for sale
- Used commercially
- Used as a liveaboard
- Hull is fiberglass over wood*
- More than two 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 and hydro planes, ice boats, and STV
- Motorized kayaks

* Fiberglass over wood is not intended for cold molded or plywood boats that were originally built with a layer of fiberglass over the wood for protection. Boats that were originally built as wood and then sheathed with fiberglass at some point later in time are not eligible for coverage.

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
- Absentee owner (lives more than four hours from boat) and boat is not kept in a secure location on land

Owner and 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 may not be pulled on those risks that are corporately titled in certain states.

We will accept up to three owners. A spouse is not considered an additional owner. The first two owners will print on the declarations page.

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

Operator(s)

Greater than or equal to 18 years of age for watercraft with speeds \leq 65 MPH.

Greater than or equal to 25 years of age if the boat can achieve speeds $>$ 65 MPH (excluding fishing boats),

If there is more than one boat on a named operator 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.

Engine and propulsion type

We will accept boats with up to two 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

Boat types



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



Ski boat



Houseboat

Airboats

The following special requirements apply:

- must secure airboat application and obtain required pictures
- maximum \$100K liability (minimum two years airboat ownership required)

Speed

The applicant will either need to provide or attest to the speed of the boat. For 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 > 65 MPH.

Boat value and 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.nadaquides.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 three 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 five 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 two engines.

Safety equipment

The rates include the average discount by hull type. The fields are still available to check off, but they will not have an impact on the rate.

Lienholder, additional insured and 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 and 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 except when named operator. If, during any policy period, the insured does not have a loss, 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. A towing claim will reset the deductible, but a hurricane haul out claim will not.

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 and equipment coverage may only be purchased without wind coverage (the wind exclusion endorsement will attach), or 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.

Windstorm extra expense

We will pay 50% of the incurred eligible expenses, subject to a maximum of \$1,000, for any one windstorm; \$2,000 total in any single policy period.

Not applicable when the windstorm exclusion has been added

Settlement options

The base policy form provides agreed value coverage. There are three settlement types available:

➤ **Actual cash value (ACV)**

This is the the current market value of the watercraft and 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.

➤ **Agreed value**

This is the value of the watercraft and 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 (six years or older); machinery inside the watercraft (11 years or older)--batteries, paint or finishes, sails, and protective covers.

➤ **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 and 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:

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

Additional requirements:

- Primary or named operator has at least two years of boating experience on like type and size. Please complete the experience fields listed on the operator page.
- No more than three MVR points per operator or six combined for all operators
- No more than one at-fault auto accident in the last three years
- No marine liability loss >\$2500

Other limitations:

- Hovercraft are limited to 300K
- Airboats are limited to \$100K
- Speed > = 85 MPH limited to 300K

If you feel that higher limits are justified, the risk may be submitted for approval. However, no exceptions will be made for airboat or hovercraft.

Additional Insured

Additional Insured status for a yacht club, marina or similar facility is now automatically provided under the General Amendatory Endorsement. Should you need to provide proof of coverage for more than one, a certificate of insurance can be issued by your office.

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 \$939,800 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.

Consequential Damage

This endorsement adds protection for resulting loss caused by fire, explosion sinking, collision, or stranding when the original cause of loss is excluded by one of the first three exclusions.

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 Endorsement

This endorsement should no longer be used on new risks and all charter guide risks should now be submitted in the Tradesman program.

Ultimate Drive Coverage Endorsement

The endorsement provides protection for a mechanical breakdown of an outboard lower gear casing or sterndrive upper or lower unit, which fails due to wear and tear or a manufacturer's defect. In addition it also provides coverage for:

- Ancillary parts that are needed, such as seals, O-rings, gaskets, etc.
- If there is a covered loss, such as a grounding or hitting a submerged object that causes damage to the drive, depreciation will not apply while the Ultimate Drive endorsement is added.

Ultimate drive coverage is available for outboard and sterndrive boats up to 10 years of age and under 27'. Once added the Ultimate Drive endorsement will remain on the policy until the boat reaches 16 years of age.

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

Contact information

Department	Phone number	Email
Customer service and billing	800-236-2637	
Marine underwriting	800-236-2637	maicunderwriting@markelcorp.com
Claim department	800-236-3113	maicclaims@markelcorp.com
Supplies	800-236-2862 ext. 233307	
Technical services	800-236-2862 ext. 233334	pts@markelcorp.com
Marketing	800-236-2862 ext. 233413	maicmarketing@markelcorp.com

For instructions on how to maintain a policy, please refer to the MAGIC system manual or general manual.