



# Markel Marine Insurance

## Tradesman Commercial Application

Multiple use combined

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Greetings,

Thank you for contacting Markel to secure a quote on the commercial use of your boat. We understand owners of commercial use boats are exposed to significant risks and liabilities; and we take that very seriously.

It is important for us to understand how the business is run and what actions/protective measures are taken to minimize or avoid losses. Accordingly, please provide the following documentation:

- This fully completed and signed application
- Anything additional you believe would be helpful

Once this information is received, we will begin underwriting your account.

Thank you,

Markel Personal Lines - Underwriting



# Markel Marine Insurance

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**Thank you for your interest in Markel Marine Insurance.** Please provide full and complete answers to all questions. Please be sure to read the policy warranties and requirements section in its entirety.

### Producer information:

General agent code:	Producer code:	Desired effective date:
Name:		
Address:		
Phone:	Contact email:	

### Section 1. Business information

Named insured (including DBA names):		
Tax ID/FEIN #:	Mooring location zip code:	Year business was established:
Marina/location address:		
Marina/location address:		
Mailing address:		
Primary phone:	Secondary phone:	
Email:	Website:	

### Section 2. Designee information

First designee name:	Date of birth:
Home address:	SSN:
Second designee name:	Date of birth:
Home address:	SSN:

### Section 3. Business detail

Usages:  Charter  Guide  Bareboat  Bed and Breakfast  Commercial fish  Boat school  Other/Owner

Describe your business in detail:

Describe your operational experience:

Please answer the following regarding your business:

- Who is your current insurer:
- Has anyone involved with the business ever been convicted of a felony?  Yes  No
- Has the business been cancelled, non-renewed, or refused insurance coverage?  Yes  No

Please describe any 'yes' responses for questions 2 and 3 above:

Additional insured(s):  
*Please provide name, address, and relationship.*

Please list and describe all prior business and marine losses/claims:

### Section 4. Safety

Please explain your safety measures.

## Section 5. Boat usage

Please answer the following regarding boat usage:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Is the business in compliance with all legal requirements? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Is overnight usage of the units allowed?                   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is operation permitted from dusk to dawn?                  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Please describe any 'yes' responses for questions 2 through 3 above:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Are all units seaworthy and fit for their intended purpose?                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Are all units and components unmodified and stock?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. If a pontoon, are all access gates attached and in good working order? <i>Photos required.</i> | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Is seating available for all guests that is permanently affixed and in good condition?         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Please describe any 'no' responses above:

Do you lay up the unit seasonally? If yes, please select:  Ashore  Afloat  On a lift

Please provide layup dates: From  to

Lienholder(s)/Loss payee(s):

*Please provide name, address, and relationship.*

## Section 6. Charter usage

Do you employ a crew?  Yes  No

If yes, how many crew (including a hired captain) are on board?

Is food or liquor provided to passengers?  Yes  No

If yes, please describe how alcohol is provided and if there is a charge.

Describe any shoreside activities.

## Section 7. Bareboat charter usage

How old must a person be to charter a vessel?

How old must a person be to operate?

Do you require all known participants to sign the contract?  Yes  No

Describe how you screen and validate the experience of each participant (attach applicable forms).

## Section 8. Navigation

Describe the waters where the units are used.

If coastal:  1 mile  5 miles  25 miles  50 miles  100 miles

## Section 9. Operator information

### Complete addendum for added captains.

Full name:  Date of birth:

Driver's license #:  License state:  Year USCG licensed:

Does the business owner or a captain operate the vessel more than 75% of the time while under charter?  Yes  No

Describe and provide the month/year for all motor vehicle violations and accidents in the past three years:

Describe and provide the month/year for all marine losses that have occurred personally, or for any vessel when its operator was in control.

Does the operator take any medication or substance that could impair physical or cognitive ability?  
If yes, please describe.  Yes  No

Please list experience for the three most recent vessels owned or operated.

Vessel year	Builder	Length	From (mo/yr)	To (mo/yr)	Owned	Operated
					<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Describe training and safety courses taken:

Has the operator sustained any injuries that required a doctor visit, hospitalization, or professional care in the past five years?  Yes  No  
If yes, please describe.

Does the operator have any known health problems?  Yes  No  
If yes, please describe.

Does the operator have health insurance?  Yes  No

### Unit schedule

**Photos of pontoons are required, showing the condition of the unit and that all gates are fully paneled.**

**Unit 1**  Charter  Guide  Bareboat  Bed and Breakfast  Commercial fish  Boat school  Other/owner

For charter use, number of passengers:

<b>Sail:</b> <input type="checkbox"/> Mono hull <input type="checkbox"/> Multi hull	<b>Fishing:</b> <input type="checkbox"/> Bass <input type="checkbox"/> Center console <input type="checkbox"/> Sportfish <input type="checkbox"/> Drift boat	<b>Power:</b> <input type="checkbox"/> Cruiser <input type="checkbox"/> Jet boat <input type="checkbox"/> Houseboat <input type="checkbox"/> Trawler	<input type="checkbox"/> PWC <input type="checkbox"/> Runabout <input type="checkbox"/> Airboat <input type="checkbox"/> Yacht	<input type="checkbox"/> Ski boat <input type="checkbox"/> Pontoon (photos required) <input type="checkbox"/> Commercial boat
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Unit make: \_\_\_\_\_ Year: \_\_\_\_\_ Length: \_\_\_\_\_ Model: \_\_\_\_\_ Serial/Hull ID: \_\_\_\_\_

Unit material:  Fiberglass  Wood  Steel/metal  Glass over wood  Other  
Unit market value: \_\_\_\_\_

Number of engines: \_\_\_\_\_ Engine make: \_\_\_\_\_ Year: \_\_\_\_\_ Horsepower: \_\_\_\_\_ Engine serial: \_\_\_\_\_

Trailer year: \_\_\_\_\_ Trailer make: \_\_\_\_\_ Trailer serial: \_\_\_\_\_ Trailer market value: \_\_\_\_\_

Is unit ever kept on a mooring ball?  Yes  No  
If 'yes', please explain:

### Coverage

**Named windstorm deductible:** In areas where a wind deductible applies, the hull value must be greater than the stated deductible, or 5% of the unit value, whichever is greater.

#### Minimum written premiums

Owner/Operator & Charter-Guide	Captained charter, Bed & breakfast, Boat school	Bareboat charter & Commercial fish
\$500	\$750	\$1,000

#### Hull coverage

<b>Unit deductible</b>	<input type="checkbox"/> 1%	<input type="checkbox"/> 5%	<b>Emergency towing</b>	<input type="checkbox"/> \$500	<input type="checkbox"/> \$2,500
	<input type="checkbox"/> 2%	<input type="checkbox"/> 10%		<input type="checkbox"/> \$750	<input type="checkbox"/> \$5,000
	<input type="checkbox"/> 3%	<input type="checkbox"/> 20%		<input type="checkbox"/> \$1,000	<input type="checkbox"/> No emergency towing coverage
	<input type="checkbox"/> 4%	<input type="checkbox"/> No hull coverage		<input type="checkbox"/> \$1,500	

**Settlement**  Actual cash value (ACV)  Agreed value (AV)  Agreed value/Actual Cash Value

#### Liability coverage

<b>Watercraft liability</b>	<input type="checkbox"/> \$25,000	<input type="checkbox"/> \$500,000	<b>Personal effects</b>	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$10,000
	<input type="checkbox"/> \$50,000	<input type="checkbox"/> \$1,000,000		<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$15,000
	<input type="checkbox"/> \$100,000	<input type="checkbox"/> No liability		<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$20,000
	<input type="checkbox"/> \$300,000			<input type="checkbox"/> \$7,500	<input type="checkbox"/> \$25,000

<b>Watersport liability</b> (available for owner use only)	<input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$300,000	<input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000 <input type="checkbox"/> No watersport liability	<b>Uninsured boater</b> (not available for commercial fish)	<input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$300,000	<input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000 <input type="checkbox"/> No uninsured boater coverage
<b>Medical Payments</b>	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000	<input type="checkbox"/> \$15,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> No medical payments	<b>Pollution liability</b>	<input type="checkbox"/> \$25,000 <input type="checkbox"/> \$300,000 <input type="checkbox"/> \$939,400 <input type="checkbox"/> No pollution liability	

**Premise liability?**  Yes **or** **Slip and mooring liability?**  Yes

*Addendum application and photos required - Coverage limit matches liability limit. Coverage not available for commercial fish*

**Additional usage coverage**

<b>Captained charter</b> Crew liability # crew _____	<input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000	<input type="checkbox"/> \$300,000 <input type="checkbox"/> \$1,000,000	<b>Charter/Guide</b> Fishing equipment	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$4,000	<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000
Fishing equipment	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$4,000	<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000	Business interruption	<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$5,000
Business interruption	<input type="checkbox"/> \$2,500	<input type="checkbox"/> \$5,000	Preferred charter	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Liveaboard	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Shoreside liability extension	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Preferred charter	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Shoreside liability extension	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Guest passenger liquor liability	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
<b>Bareboat</b> Captained charter	<input type="checkbox"/> Yes – No. of passengers _____ <input type="checkbox"/> No		<b>Boat school</b> Captained charter	<input type="checkbox"/> Yes – No. of passengers _____ <input type="checkbox"/> No	
<b>Bed and breakfast</b> Liveaboard	<input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Owner/Operator</b> Liveaboard	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Business interruption	<input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000		Cargo	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Captained charter	<input type="checkbox"/> Yes – No. of passengers _____ <input type="checkbox"/> No		Business interruption	<input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	
			Crew liability	<input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$300,000 <input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000	

**Notice**

**For BAREBOAT CHARTER risks**

**By signing this application, you warrant:**

- A charterer shall not be:
  - Less than 18 years of age;
  - Permitted to use the insured vessel for any purpose other than pleasure;
  - Permitted to race the insured vessel; or
  - Permitted to sub-charter or assign the Charter Agreement to another party.
- Appropriate measures shall be undertaken to validate that the charterer has sufficient experience to command, operate, and navigate the insured vessel via written resume and verbal interview.
- Any charterer shall hold a valid driver's license. A photocopy of the driver's license(s) must be retained for a period of two years.
- Prior to any bareboat charter, all operators shall be provided:
  - Instruction covering the operational characteristics of the insured vessel;
  - Appropriate personal floatation devices for each person aboard, as required by the Coast Guard or other legal entity with controlling authority; and
  - Appropriate safety equipment, as required by the Coast Guard or other legal entity with controlling authority.

**For BED AND BREAKFAST risks**

**By signing this application, you warrant:**

- A bed and breakfast guest may not start the engines or navigate the insured vessel.
- At all times, working smoke and carbon monoxide detectors will be onboard and functional in all state rooms, and as recommended by the American Boat & Yacht Council.

**For ALL risks**

**By signing this application, you warrant:**

- The insured unit is currently seaworthy and that it shall be maintained in a seaworthy condition during the entire policy period
- The insured unit is to be used only for the declared usage, as stated on the declarations page
- You possess all required federal, state, and local permits and licenses for the declared usage
- The maximum number of passengers aboard the unit shall not exceed the lesser of:
  - The limit for passengers or weight by the manufacturer;
  - The limit for passengers or weight by the Coast Guard, or other legal entity with controlling authority; or
  - The limit for passengers as shown on the declarations page.
- No captain or crew is under the influence of alcohol in excess of the legal amount, or under the influence of marijuana in any amount
- The insured unit will not be transported overland, outside of the continental United States
- While being towed overland on a trailer, the combined weight of the insured unit trailer and any equipment may not exceed the towing capacity, as provided by the manufacturer of the towing vehicle
- If the insured unit is being transported by contract of common carrier, the contract or common carrier must be licensed and must provide a certificate of insurance covering the insured unit

**Applicant statement and signature**

This notice is given in compliance with the Federal Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996. 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.

To offer an accurate quote in connection with this application for insurance, we will review the business designee's credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of the business designee's insurance score. Future reports may be used to update or renew insurance.

**Fraud warning: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. Your state may have specific warnings against filing false claim information.**

**NY** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any mutually false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**OR** Providing false, incomplete or misleading information to an insurance company for the purpose of defrauding the company may be considered insurance fraud which can be subject to prosecution. In addition, insurance provided by this policy shall be null and void if you, at any time, including renewal(s), either intentionally conceal or misrepresent any fact, regardless of materiality, or if you misrepresent or conceal any material fact regardless of intent. Any and all charges in any fact(s) or circumstance(s) material to our acceptance of this risk arising during the term of this policy and/or any renewal(s) must be disclosed to us as soon as possible, and any failure to make such disclosure during the term of the policy shall also render this policy null and void.

**PA** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of a claim 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 and subjects such person to criminal and civil penalties.

**Applicant signature:**

**Date:**

**Producer signature:**

**Date:**