HARBOR RISK

A DIVISION OF
INNOVATION GROWTH PARTNERS SPECIALTY, LLC

Questions: 866-411-7446
Submissions: submit@harborrisk.com

Marina & Boat Dealer Application

Agent Information

Agency Name: _____

Contact Name: _____

Mailing Address: _____

City:_____State: _____ Zip:_____

Email: _____Phone: _____

Applicant Information

Legal Entity Name: _____

DBA: _____

Mailing Address _____

City: _____ State: _____ Zip: _____

Email: _____

Phone: _____

General Information

Coverage Effective Date: _____ Current Carrier: _____

Is Renewal Being Offered: ☐Yes ☐No

Does Submitting Agent Control the Account: ☐Yes ☐No

Expiring Premium All Lines: $_____

Additional Named Insureds	Relationship
_____	_____
_____	_____

Years Under Current Management: _____

Has insurance been declined, cancelled, or non-renewed in the past 5 years? ☐Yes ☐No

If Yes, why? _____

Member of MTAM or MBIA Association: ☐Yes ☐No

Certified Clean Marina ☐Yes ☐No

Services w/ Anticipated Receipts (MAKE SURE THESE MATCH GL ACORD)

Boat Repair $_____

Fuel Sales $_____

Haul & Launch (not associated with sales/storage)
$_____

Boat Transport (For Hire) $ _____

Boat Rental $_____

New & Used Boat Sales $ _____

Boat Brokerage (full selling price) $ _____

Ships Store incl OTC Parts $_____

Other Sales: $ _____
(atv's, etc. please break out by product category)

Slip Rental/Moorage $ _____

Rack Storage $ _____

Winter Storage $ _____

Packaged Food & Drink Sales $ _____

Prepared Food Sales $ _____

Beer/wine/liquor sales – Served $ _____

Beer/wine/liquor sales – Carry Out/Retail $_____

Banquet/Reception/Private Rentals $ _____

Number of Events Annually _____

Hotel/Motel $ _____

Cabin Rental $_____

Campground Receipts $ _____

Yacht Club (square feet) _____

Maritime Museum (square feet) _____

Lessor's Risk (square feet) _____

# of Dwellings _____

# of Apartments _____

# of Tennis Courts _____

# of Swimming Areas/Pools _____

# of Bicycles Loaned or Rented _____

# of Playgrounds _____

Vacant Land (acres) _____

Other Receipts $ _____

Explain: _____

Other Receipts $ _____

Explain: _____

Other Receipts $ _____

Explain: _____

Sudden & Accidental Pollution

Sudden & Accidental Pollution Limit Requested: ☐ $100,000 ☐ $250,000 ☐ $500,000 ☐ $1,000,000 ☐ N/A

Do you have a Spill Prevention, Control and Countermeasure Plan in Place? ☐Yes ☐No

Who is responsible for executing this plan? _____

Has there been a Sudden & Accidental Pollution incident during the last five years? ☐Yes ☐No

If yes, please explain: _____

Are there drinking wells on site: ☐Yes ☐No

Liquor Liability

If liquor liability is needed, a separate liquor application furnished by your underwriter must be completed.

Swimming

If swimming area, a separate swimming area application furnished by your underwriter must be completed.

Dock Coverage

This must be filled out in detail if dock coverage is being requested and please attach your slip rental agreement.

BELOW IN GRAY IS AN EXAMPLE TO HELP COMPLETE THE DOCK SCHEDULE

Loc #	Dock Description	No. Slips	Slip Length	Yr. Built	MFR.	Fixed or Floating	Encapsulated Flotation	Covered or Open	Decking Material	Insured Value	Co-Insurance	RC or ACV
1	A	81	40’	2014	Bellingham	Floating	Yes	Open	Concrete	$1,800,000	80%	RC

Expiring Deductibles: Wind/Hail $_____ Weight of Ice & Snow $_____ All Other Perils $_____

Piers, Wharves and Docks Coverage (Complete only if dock physical damage is requested)

Business Interruption Limit Requested: $_____

Select One:

☐ Monthly Limit of Indemnity; ☐ 1/3 ☐ 1/4 ☐ 1/6

☐ Coinsurance; ☐ 50% ☐ 80% ☐ 100% ☐ AA

Extended Period of Indemnity: ☐ N/A ☐ 60 days ☐ 90 days ☐ 120 days

Equipment Breakdown: ☐ Yes ☐ No Sublimit: ☐ $100,000 ☐ $250,000

Limit for Debris Removal: $_____

Ordinance or Law (Increased Cost of Construction(ICC)/Demolition/Undamaged Part of Structure)

Limit Requested ICC & Demolition: $ _____

Limit Requested for Undamaged Part of a Structure: $ _____

How many Gangways: _____ Length of Gangways: _____ ea.

Wind Speed Rating: ☐ <77mph ☐ 78mph to 109mph ☐ >109mph ☐ unknown

Are you requesting coverage for the weight of ice and snow: ☐ Yes ☐ No

Do you have a written snow removal plan on file: ☐ Yes* ☐ No *please provide a copy

Snow Load Rating: ☐ <16.9lbs ☐16.9lbs to 19lbs ☐ >19lbs ☐ unknown

Anchoring System:

☐ Pilings ☐ Cable/Winch system

If Pilings, height above the 50 year high water mark: _____ feet

If applicable, type of anchoring: ☐ Cross cabled ☐ Stainless ☐ Galvanized (Check all that apply)

Do you have an annual maintenance schedule for the docks on file: ☐ Yes ☐ No

Is there any existing damage to piers, wharfs, docks: ☐ Yes ☐ No

If yes, describe _____

_____

Approximate distance to nearest Dam, if applicable: _____ Miles

When was the last electrical inspection by a licensed electrical contractor completed: _____

Do you have GFI/GFCI on the docks? ☐ Yes ☐ No

Do you test annually for electrical stray currents? ☐ Yes ☐ No

Are you meeting all compliance standards relating to the number of fire extinguishers on the docks: ☐ Yes ☐ No

Is there a fire boat located at the marina: ☐ Yes ☐ No

Are you meeting all compliance standards relating to the appropriate number of life rings on the docks: ☐ Yes ☐ No

Do you allow liveaboards: ☐ Yes ☐ No *if yes, how many: _____

Does applicant allow swimming within 50' of any docks: ☐ Yes ☐ No* *If no, are signs posted: ☐ Yes ☐ No

Is grilling allowed on the docks: ☐ Yes ☐ No

Solar panels on dock: ☐ Yes* ☐ No *If yes, are you selling back electricity: ☐ Yes ☐ No

Marina Operators Legal Liability

Limit (standard): $1,000,000 (Request excess quote if higher limit is desired)

Coverage Requested ☐ Yes ☐ No

Expiring deductible: ☐ 1,000 ☐ $2,500 ☐ $5,000 ☐ $10,000 ☐ $25,000

Hauling and Launching (not associated with sales or storage)

Approximate number of vessels hauled/launched per year:_____

Maximum value any one vessel: $_____

Boat Transport For Hire

Do you haul “for hire”, over the road, more than 30 miles? ☐ Yes ☐ No

If yes, how often? _____

Maximum distance hauled: _____ miles

Maximum value any one vessel: $_____

Fueling

Types of fuel tank: ☐ Above ground ☐ Below ground

_____Gallons of gas, _____Gallons of diesel

If above ground, Is there a spill containment barrier: ☐ Yes ☐ No

Do they have absorbent pads or socks for waterborne spill event(s): ☐ Yes ☐ No

Emergency Fuel shutoff located on dock: ☐ Yes ☐ No

Are boats ever fueled directly by truck: ☐ Yes ☐ No

Are no smoking signs visible by approaching vessels: ☐ Yes ☐ No

Are employees trained what to do in event fuel enters the wrong tank or vessel hull: ☐ Yes ☐ No

Boat Storage Ashore (attach storage / rack agreement)

	Est Average Value of Vessel Stored	Location_____	Location_____	Location_____	Location_____
# boats outside					
# boats inside racked					
# boats inside non-racked					

Are customers allowed to work on their boats while stored in buildings? ☐ Yes ☐ No If yes:

Are customers required to sign in/out? ☐ Yes ☐ No

Are customers allowed to use power tools? ☐ Yes ☐ No

Are customers allowed to use chemicals such as epoxy paints, varnish or solvents? ☐ Yes ☐ No

When the business is closed for extended periods, how often are the buildings checked: _____ days

Boat Repair

Percentage of Income from:_____% Commercial Craft:_____% Pleasure/Personal

Types of work done:

_____% Fiberglass Repair _____% Gelcoat Repair _____% Spray Painting _____% Bottom Painting
_____% Woodworking _____% Engine work _____% Electrical / Electronics _____% Welding
_____% Structural (Stringer or Transom) Repair

Percentage of winterization not related to storage: :_____%

Are metal trash receptacles with lids available in all service areas: ☐ Yes ☐ No

Are safety/work rules posted on the entry doors of all service and storage buildings: ☐ Yes ☐ No

Can customers access their boat, while in the course of repair, without an employee being present: ☐ Yes ☐ No

Boat Dealer Inventory (watercraft only, list other products such as ATV's on a separate sheet)

Per Occurrence Limit: $ _____

Any One Vessel Limit: $ _____

While In Transit: $ _____

While on Exhibit: $ _____

False Pretense: $ _____ ☐ N/A

Title Recovery: $ _____ ☐ N/A

Title Errors & Omissions: ☐ $300,000 ☐ $500,000 ☐ N/A

Truth-in-Lending: ☐ $300,000 ☐ $500,000 ☐ N/A

Do you have a designated F&I individual/department: ☐ Yes ☐ No

Expiring Deductible: Other $_____ Wind/Hail $_____

	Location_____	Location_____	Location_____	Location_____	Location_____
Average inventory*					
Max inventory					

**Take the highest value of inventory each month, add them together, then divide by twelve.*

What percentage of your overall new and used boat sales is Jet Ski, Wave Runner or other PWC: _____%

Are applicant's employees in charge at all times during in-water demonstrations: ☐ Yes ☐ No

Are customers ever towed behind a vessel being demonstrated: ☐ Yes ☐ No

Do customers being towed, sign a waiver that is kept on file: ☐ Yes ☐ No
(If yes, please provide name, title, MVR information of all individuals requested)

Are boats used personally by owners/officers/managers/key employees: ☐ Yes ☐ No

Will this personal use ever include towing an individual behind the vessel for watersports: ☐ Yes ☐ No

Does the insured loan inventory vessels to a customer while customer vessel is in for repair or customer's newly purchased inventory has not yet been delivered: ☐ Yes ☐ No

Protection and Indemnity

Limit (standard): $1,000,000 (Request excess quote if higher limit is desired)

Coverage Requested: ☐ Yes ☐ No (no deductible)

Med Pay Limit (standard): $10,000

Rental Boats (rental agreement, waivers, training materials and check out/in procedures/forms required to quote)

Rental Vessels: ☐ Scheduled Below ☐ Spreadsheet Provided w All Information Below

Loc	Type	Make	Length	Year Built	H.P.	Value	Deductible	Water-sports Towing Y/N	Slide or Diving Board

Minimum age of Renter:_____ years old

Valid U.S. driver's license required to rent: ☐ Yes ☐ No

Are all renters required to speak and understand English: ☐ Yes ☐ No

If no, do you provide contracts, waivers and training documents in their primary language: ☐ Yes ☐ No

Swimming allowed: ☐ Yes ☐ No

Are vessels ever trailered to another body of water outside your normal navigational area: ☐ Yes ☐ No

If yes, by whom: ☐ Employee ☐ Non-Employee

Are overnight rentals allowed: ☐ Yes ☐ No

If yes, is navigation dawn to dusk only? ☐ Yes ☐ No

If yes, is anchoring or tying to a mooring permissible: ☐ Yes ☐ No

Are drugs and alcohol forbidden aboard rental vessels: ☐ Yes ☐ No

Are customers suspected of drinking or drug use, prior to boat rental turned away: ☐ Yes ☐ No

Personal Boats (provide MVR information and relationship to the company for all operators)

☐ Scheduled Below ☐ Spreadsheet Provided with All Information Below

Loc	Type	Make	Length	Year Built	H.P.	Value	Deductible	Water-sports Towing Y/N	If Applicable Fire / CO detectors	Slide or Diving Board

Work Boats

☐ Scheduled Below ☐ Spreadsheet Provided with All Information Below

Loc	Type	Make	Length	Year Built	H.P.	Value	Deductible	Potential to tow other vessels	If Applicable Fire / CO detectors	Crew Coverage / # of Crew

Commercial Tools & Equipment (any piece of equipment exceeding $2,500 in value, must be scheduled)

Make & Model	Year Built	Serial Number	Requested Limit	Storage Location
Unscheduled Tools	N/A	N/A	$	☐ Secured off hours

Scheduled Equipment Expiring Deductible: ☐ $1,000 ☐ $2,500 ☐ $5,000 ☐ $10,000

Unscheduled Tools & Equipment Expiring Deductible: ☐ $500 ☐ $1,000 ☐ $2,500 ☐ $5,000 ☐ $10,000

Is there a regular equipment maintenance program in effect at present: ☐ Yes ☐ No

Are maintenance records kept on file: ☐ Yes ☐ No

If applicable, how often are travel lift straps and shackles inspected: _____

Required Attachments

- ACORD Applications (125, General Liability, Property, Excess, WC, Auto)
- Please attach 3 year, currently valued loss history (5 preferred) for all requested lines of coverage
- Agreements
  - Boat Rental Agreement (including waivers, training material, check in/out procedures)
  - Boat Storage Agreement
  - Slip/Moorage Agreement
  - Any other applicable agreements

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IS AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES

Applicant Signature: _____ Date: _____

Please attach comments or additional information