



Target Market	Designed for most types of boats and personal watercraft used for personal and recreational use.		
Carrier	American Reliable	American Reliable	American Modern
Program	Small Boat Program Up to 26ft 11" and \$199,999k in value	YACHT Program 27ft - 75ft and up to \$1 million in value	Yacht Program 14ft - 64ft and \$1 million in value
Admitted	AM Best "A" Admitted	AM Best "A" Admitted	AM Best A+ Admitted
Quoting System	I-Reli Rating System	CONTACT COLONIAL FOR QUOTE Phone: 800-628-3762 Email: yacht@thecolonialgroup.com	ModernLINK Rating System
Coverage Limits and Options			
Policy Term	12 months. Discounts available for layup	12 months. Discounts available for layup	12 months
Liability Limits	Combined Single Limits \$15k up to \$500,000* *All operators be at least 21, have a clean driving record and at least 3+ years of prior boat ownership.	Protection and Indemnity (P&I) \$100k, \$300k, \$500k, \$1 million	Split limits 25/25/25 up to 300/300/300 For higher liability limits contact The Colonial Group
Captain or Crew Liability	Not Available	OPTIONAL: P&I Coverage definition of 'insured person' is amended to include 'your paid captain or crew'	Not Available
Occasional Charters & Captained Occasional Charters	Not Available	OPTIONAL: Maximum of 6 passengers Maximum of 25 charters per year	Not Available
Liveaboard	Not Available	OPTIONAL: Personal Effects Coverage up to a maximum \$25,000	Not Available
Watersports Liability	Included with all policies. Coverage is equal to liability limits.	Not available	Required on ski boats. Not available on airboats, twin engine mid or high performance boats. Optional coverage for all others.
Uninsured Boater & Non Owned Watercraft Liability	OPTIONAL - Uninsured Boaters only, Available in limits up to liability limits	Uninsured / Underinsured: Limits equal to P & I Limits	Included on base policy.
Medical Payments	Optional. Limits of \$1,000 up to \$10,000 available	\$15k included. Limits up to \$35k	Policy includes \$1,000 with an option to increase up to \$25,000
Hull Physical Damage Loss Settlement	Replacement Cost - Optional for boats 1 yr and newer Agreed Value - Available for boats new to 10yrs old. Policy remains agreed for the life of the policy. ACV (market value) - Available for boats up to 40 yrs old	Replacement Cost - Vessels new to 3 years old Agreed Value ACV (market value)	Replacement Cost - Optional for boats 3yrs and newer Agreed Value - Available for boats new to 10yrs old. Optional agreed value for boats 11 yrs and older. ACV (market value) - available
Tournament Fee Reimbursement	OPTIONAL: Up to \$1,000 for out-of-pocket fishing tournament entry fees if unable to attend due to a covered loss.	OPTIONAL: Up to \$1,000 for out-of-pocket fishing tournament entry fees if unable to attend due to a covered loss.	OPTIONAL: \$500 per occurrence \$1,500 per policy term.
Personal Effects	OPTIONAL - Replacement cost basis. Coverage up to \$10,000. Subject to a \$250 deductible.	\$5k included. Can purchase up to \$50,000	Available thru First Choice packages with limits of \$1,000 up to \$10,000. Up to \$300 for PWC
Fishing Equipment	OPTIONAL - \$1,000 / \$2,500 / \$5,000 / \$10,000	Please refer to Personal Effects Coverage	Included and part of personal effects coverage
Towing & Emergency Service	OPTIONAL - \$500 / \$750 / \$1,000 / \$2,000 / \$3,000 / \$4,000 / \$5,000	\$2,500 - Included (not available on P&I only policy). Increased limits available up to \$5,000	Available with limits of 1,000 up to \$5,000 per policy term. Up to \$50 per policy period for PWC.
Travel Loss Reimbursement	Not Available	50% of incurred expense up to \$1,000 max per occurrence; \$2,500 per policy period	Available thru First Choice package for boats 27ft+ with limits up to \$10,000
Rental Reimbursement:	Not Available	\$1,500 - Included (not available on P&I only policy). Increased limits available up to \$5,000	Not Available
Coastal Haulout	Included when physical damage purchased. Pays up to \$500 per event \$1,000 per policy period.	Included (does not apply for P&I Only Policies). Reimbursement of 50% of incurred expense to protect the vessel from loss or damage by: having the insured yacht professionally hauled out; or, hiring a qualified individual to navigate insured yacht to safe harbor; or for the acquisition of equipment to secure the insured yacht.	Not Available
Package Endorsements	Not Applicable	Shipmate Endorsement - Automatically added when Hull and P&I are purchased for yachts with values of \$75,000 and greater, and with Agreed Value Settlement Option. There is no additional charge for this endorsement. Shipmate increases the following limits: Personal Effects - \$15,000 (\$250 deductible), Medical Payments - \$20,000, Emergency Services & Towing - \$3,500 Rental Reimbursement - \$2,500 Shipmate Elite Endorsement: Can be purchased when Hull and P&I are purchased for yachts with a good loss history, with values of \$75,000+ and with Agreed Value Settlement Option. Not available when Liveaboard coverage is selected. increases the following limits: Personal Effects - \$25,000 (\$250 deductible), Medical Payments - \$25,000, Emergency Services & Towing - \$5,000, Rental Reimbursement - \$5,000. Includes Travel Expense Coverage.	Advantage: UM/UIM - 50% of per person liability; Towing \$350 per event /\$1k policy; Personal Effects: \$1k Advantage Plus: UM/UIM equal to per person liability; Towing \$1500 per event /\$3k per policy; Personal Effects: \$5k Yacht Plus: UM/UIM equal to per person liability; Towing \$2500 per event /\$5k per policy; Personal Effects: \$10k Professional Angler: UM/UIM equal to per person liability; Towing \$1500 per event /\$3k per policy; Personal Effects \$10k; Tournament Fee Reimbursement - \$2,500
Reliable Outdrive	OPTIONAL - Mechanical breakdown to the outdrive. Boats less than 11 years old with outboard or Inboard / outboard engines eligible. \$250 deductible applies. PWC are ineligible	Not available	Not Available
Trailer Coverage	OPTIONAL: Pays for trailers up to \$20k in value	OPTIONAL: Pays for trailers up to \$20k in value	OPTIONAL \$250 deductible for First Choice, \$100 deductible for Jet Sport. Max value - \$20,000

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Boat Lift Coverage	Available	Available with values up to \$50,000 (not available on P&I only policy).	OPTIONAL Available with First Choice program. Subject to \$250 deductible.
Tender / Dinghy Coverage	Not Available	Available - up to 3 units per policy	OPTIONAL Available with First Choice program. Subject to \$250 deductible.
Extended Coastal Navigation Bahamas Coverage	Navigation up to 50 miles offshore	Available. Provides coverage while insured yacht is navigated outside the "Navigation Limits" shown on the Declarations Page	Optional: Boats 27ft+ with 2 engines (no engine requirement for sailboats) policy extends from 50 miles to 125 miles offshore
Deductibles & Credits			
Physical Damage Deductible	1%, 2%, 3%, 4% and 5% for watercraft; \$250 for Personal Watercraft.	1%, 2%, 3%, 4%, 5%, 6%, 7%, 8%, 9% and 10%	1%, 2%, 3%, 4% and 5% for watercraft; \$250 or \$500 deductibles for Personal Watercraft.
Windstorm Deductible	Partial losses, and total or constructive total losses as a result of a Tropical Depression, Tropical Storm, Hurricane, or Nor'easter are subject to a 5% deductible.	A 5% deductible applies to all risks located from ME to TX: AL, CT, DE, DC, GA, LA, MA, ME, MD, MS, NC, NH, NJ, NY, RI, SC, TX, & VA, (except in FL where it is 10%). Higher Windstorm Deductible available with a premium credit. Windstorm Deductible cannot be less than Hull Deductible.	Named storm deductible is 2x's the deductible shown on the declarations page. Named storm deductible on coastal boats can be rejected for an inland rate. If rejected, physical damage caused by named storm will not be covered.
Discounts Available	<ul style="list-style-type: none"> • Persistent Policyholder (transfer) • Boating Safety Course • Homeowner • Boating Association • Reliable Driver (clean mvr) • Protective Device 	<ul style="list-style-type: none"> • Multiple Unit • Multi Policy • Claims Free Renewal • Paid in Full • Lay Up (From 1 -6 months) 	<ul style="list-style-type: none"> • Association Discount • Protective Device Discount • Claim Free Renewal Discount • Lay-up Discount
Eligibility			
Boat Value	Vessels with values up to \$199,999 in value are eligible. Value is based on value of the watercraft hull, motor(s) and permanently installed equipment.	Vessels with values up to \$1 million eligible. Value is based on value of the watercraft hull, motor(s) and permanently installed equipment.	Values up to \$1 million in value are eligible. Value is based on value of the watercraft hull, motor(s) and permanently installed equipment.
 Personal Watercraft	Units less than \$25,000 in value are eligible.	Available as a scheduled tender	PWC is eligible thru the Jet Sport program.
Operators	All operators who regularly operate vessel must be listed.	All operators who regularly operate vessel must be listed.	All operators who regularly operate vessel must be listed.
Homemade Boats and Trailers	Ineligible	Ineligible	Ineligible
Boats used for Business	Ineligible	Ineligible	Ineligible
Boats Titled in Corporation or LLC	Eligible if for tax purposes only	Eligible	Eligible if for tax purposes only
Named Insured	Must be at least 18 yrs old and hold a U.S. Drivers License	Must be at least 18 yrs old and hold a U.S. Drivers License	Must be at least 18 yrs old and hold a U.S. Drivers License
Driving Record Surcharge Points	Driving record is based on experience the last 3 years. Operators with more than 8 points are ineligible.	Driving record and surcharges are based on experience and watercraft losses with the last 36 months.	Driving record is based on experience the last 3 years.
Other Eligibility Qualifications	At discretion of the company	At discretion of the company	Hurricane Evacuation Plan and Absentee Owner Information may be required for eligibility. Boat values above \$150k+ or 20% over the ABOS value can be quoted but will require contacting The Colonial Group for approval.
Restricted Counties/ Territories			
Boats moored in the following counties not eligible	NO RESTRICTIONS	NO RESTRICTIONS	NO RESTRICTIONS
Rating / Submission Process / Billing / Payment Plan			
Mooring	Rating is based on the mooring state and zip code of vessel.	Rating is based on the mooring state and zip code of vessel.	Rating is based on the mooring state and zip code of vessel.
Hull ID, Engine and Trailer Serial Numbers	All submissions must include hull ID along with engine(s) serial numbers. Serial number is required on all trailers if coverage selected.	All submissions must include hull ID along with engine(s) serial numbers. Serial number is required on all trailers if coverage selected.	All submissions must include the boat hull ID along with engine, trailer and dinghy serial number(s)
Photos	Current photos are required on boats which require a survey. Company reserves the right to require photos on any risk.	Current photos are required on boats which require a survey. Company reserves the right to require photos on any risk.	First Choice Only. Watercraft greater than \$20,000 with a lapse in coverage for more than 30 days.
Surveys	Boats greater than 14yrs old with values in excess of \$50k; boats greater than 24yrs old with values in excess of \$25k. All boats older than 40 yrs require an out of water survey.	Salt Water - watercraft 10 yrs and older; Fresh Water - watercraft 15 yrs and older. Surveys not Required on P&I only policies. Self-surveys in lieu of professional may be requested with home office approval. Current photos required with any type of survey.	First Choice Only. Out of water survey for boats moored in salt or brackish water over 10 yrs old and 27ft or greater. Boats moored in freshwater over 15 yrs old and 27ft or greater. Pontoons moored in freshwater are exempt.
Direct Bill Payment Plans	Full Pay, 2-Pay, 4-Pay and 10-Pay (10-pay requires re-occurring bank EFT)	Full Pay, 2-Pay, 4-Pay and 10-Pay (10-pay requires re-occurring bank EFT)	Direct Bill Full Pay, 2-Pay, 4-Pay, 10-Pay* *10-Pay requires re-occurring bank or credit card required
Marine Support	800-628-3762 yacht@thecolonialgroup.com	800-628-3762 yacht@thecolonialgroup.com	800-628-3762 yacht@thecolonialgroup.com
Underwriting Team	Laurinda Cribbs # 738 Leslie Bessette # 739 Nicole Harvell # 142	Laurinda Cribbs # 738 Leslie Bessette # 739 Nicole Harvell # 142	Laurinda Cribbs # 738 Leslie Bessette # 739 Nicole Harvell # 142

The Colonial Group, Inc., PO Box 4907 • Greensboro NC 27404-4907 • 800-628-3762

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