



Innovation  
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## Marina and Boat Dealers **Application**

IGP Specialty | 14241 Dallas Parkway, Suite 850, Dallas, Texas 75254

### Applicant Information

Name	Telephone Number		
Address	City	State	ZIP
Website	FEIN#	Inception Date	

### Agent Information

Agency Name	Producer		
Address	City	State	ZIP
Email for Agency Contact			

### General Information

Type of Operation(s)			
Applicant is:   Individual   Corporation   Partnership   Other (explain)			
Has insurance been Declined, Cancelled or Non-Renewed in Past 5 yrs.?			Yes   No
Years in business			
If Yes, give details			
Is the applicant affiliated with any other business (e. a marina affiliated with a resort)?			Yes   No
If yes, name and describe affiliation.			
Current Carrier			
Expiring Premiums:	Package	Marine	Auto   Comp   Umbrella

**Services Provided (Complete all that will apply with projected receipts)**

Brokerage Boat Sales	\$ _____	Fuel Sales	\$ _____
Used Boat Sales	\$ _____	Retail Food Sales	\$ _____
New Boat Sales	\$ _____	Beer/wine/liquor Sales – Served	\$ _____
Retail Boat Supplies	\$ _____	Beer/wine/liquor Sales – Carry Out/Retail	\$ _____
Boat Storage (Dry Rack)	\$ _____	Camping RV Spaces	\$ _____
Boat Storage (Winter Storage)	\$ _____	Hotel/Motel	\$ _____
Slip Rental/Moorage	\$ _____	Other (explain) _____	\$ _____
Boat Rental	\$ _____	_____	\$ _____
Boat Repair	\$ _____	_____	\$ _____
Boat Transport, Haul, Launch (not associated with sales/stow)	\$ _____	_____	\$ _____

**Boat and Yacht Dealer Insurance Section – A**

	Location A	Location B	Location C
Inventory Insurance Limit by Location	\$ _____	\$ _____	\$ _____
*Monthly Average Inventory Value by Location	\$ _____	\$ _____	\$ _____
Average Number of Vessels in Inventory by Location #	# _____	# _____	# _____

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

**Sub Limits Desired:**

At Risk of Insured While In Transit	\$ _____	
At Risk of Insured While on Exhibit	\$ _____	
Number Exhibits/Year	# _____	
False Pretense Coverage Limit, if desired	\$ _____	(\$500,000 Maximum)
Title E & O Coverage	___Yes ___No	(\$300,000 Maximum)
Truth In-Lending Coverage	___Yes ___No	(\$300,000 Maximum)

Inventory Deductible: \_\_\_ \$1,000 (minimum) \_\_\_ \$2,500 \_\_\_ \$5,000 \_\_\_ \$10,000 \_\_\_ \$25,000

Number of times inventory boats are transported offsite more than 50 miles? \_\_\_\_\_

Estimated number of demonstrations done per year? \_\_\_\_\_

Are applicant's employees in charge at all times during demonstrations? \_\_\_Yes \_\_\_No

Are customers ever pulled behind boat for demonstration purposes? \_\_\_Yes \_\_\_No

Are boats used personally by owners/officers/managers/key employees? \_\_\_Yes \_\_\_No

Details: \_\_\_\_\_

List all boat manufacturers represented: \_\_\_\_\_

Does applicant sell any new or used Jet Skis or other personal watercraft? \_\_\_Yes \_\_\_No

If yes, what is the percentage of overall sales? \_\_\_\_\_%

Does applicant sell any new or used ATV's or other land vehicles or equipment? \_\_\_Yes \_\_\_No

If yes, what is the percentage of overall sales? \_\_\_\_\_%

Are any vessels sold by your company manufactured overseas? \_\_\_Yes \_\_\_No

If yes, what is the percentage of overall sales? \_\_\_\_\_%

Do all foreign manufacturers carry U.S. product liability? \_\_\_Yes \_\_\_No (current certificates due at binding)

## Marina Operators Legal Liability Section – B

### Docking (attach slip rental agreement)

Number of slips available # \_\_\_\_\_

Linear feet of wall available of Dockage \_\_\_\_\_ ft.

Maximum Value of Any One Vessel Docked \$ \_\_\_\_\_

Are appropriate fire extinguishers located in plain view? ☐ Yes ☐ No

Are appropriate number of life rings present on docks? ☐ Yes ☐ No

Are "No Swimming" signs posted on the docks? ☐ Yes ☐ No

### Moorings and Anchoring (attach moorage agreement)

Maximum Number of Vessels Moored # \_\_\_\_\_

Maximum Value Any One Vessel \$ \_\_\_\_\_

### Hauling and Launching (not associated with sales or storage)

Approximate Number of Vessels Launched Per Year # \_\_\_\_\_

Approximate Number of Vessels Hauled Per Year # \_\_\_\_\_

Maximum Distance Hauled \_\_\_\_\_ miles

Average Distance Hauled \_\_\_\_\_ miles

Maximum Value Any One Vessel \$ \_\_\_\_\_

### Fueling

Types and Capacity of Fuel Tank: ☐ Above Ground ☐ Below Ground

\_\_\_\_\_ Gallons of Gas \_\_\_\_\_ Gallons of Diesel

Who performs fueling? ☐ Employee ☐ Customer

Emergency fuel shutoff located on dock ☐ Yes ☐ No

Are boats fueled by truck? ☐ Yes ☐ No

### Boat Storage Ashore (attach storage agreement)

Values and Methods of Storage	Total Value	Total # of Boats
Outside in Open Racks	\$ _____	# _____
Outside Non-Racked	\$ _____	# _____
Inside on Racks	\$ _____	# _____
Inside Non-Racked	\$ _____	# _____

Does building have sprinkler system? ☐ Yes ☐ No

If yes, describe system: \_\_\_\_\_

Are vessels ever left on trailers outside? ☐ Yes ☐ No

If yes, describe safeguards to guard against theft: \_\_\_\_\_

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 highly volatile chemicals such as epoxy or solvents? ☐ Yes ☐ No



	Storage Building 1	Storage Building 2	Storage Building 3
Fire Alarm Type	_____	_____	_____
Burglar Alarm Type	_____	_____	_____
Monitoring Company	_____	_____	_____
Fire Extinguisher	_____	_____	_____
Fire Extinguisher Last Certification Date	_____	_____	_____
Sprinkler	_____	_____	_____
Last Certification Date	_____	_____	_____
Security	___Night Watchman	___Flood Lights	___Fencing
			___Guard Dogs
Other (please explain):	_____		

## Boat Repairs (repairs, restoration, alteration, maintenance)

Maximum Values of Vessels Handled \$ \_\_\_\_\_

Percentage of Income from: \_\_\_\_\_% Commercial Craft \_\_\_\_\_% Pleasure/Personal

Percentage if winterization not related to storage \_\_\_\_\_%

Types of Work Done:

_____ % Spray Painting	_____ % Minor Fiberglass	_____ % Woodworking	_____ % Electrical
_____ % Non-Spray Painting	_____ % Major Fiberglass	_____ % Engine Work	_____ % Welding

Are metal trash receptacles with lids in use? \_\_\_Yes \_\_\_No

Are safety/work rules posted on the door entry? \_\_\_Yes \_\_\_No

Are customers allowed to access boats while work is being performed? \_\_\_Yes \_\_\_No

If yes, describe procedure to prevent damages and injuries due to work in progress: \_\_\_\_\_

## Other Products and Services Offered \_\_\_\_\_

## MOLL Coverage Limits

Total Limit of Liability Requested	___\$300,000	___\$500,000	___\$1,000,000	___\$2,000,000
Limit per Vessel	___50%	___100%		
Deductible Requested	___\$1,000 (minimum)	___\$2,500	___\$5,000	___\$10,000

## Protection and Indemnity Section – C

Limit of Liability Requested \_\_\_\$300,000 \_\_\_\$500,000 \_\_\_\$1,000,000

Average Experience of Employees Operating Vessels: \_\_\_\_\_ years

Are MVR's run annually for all operators? \_\_\_Yes \_\_\_No

Number of Work Boats (attach schedule) # \_\_\_\_\_

## Rental Boats (attach schedule)

Number of Pontoons Rented	# _____	Number of Ski Boats Rented	# _____
Number of Fishing Boats Rented	# _____	Number of PWC's Rented	# _____
Number of Non-Powered Boats Rented (including SUP's)	# _____	Number of Sailboats Rented	# _____
Minimum Age of Renter	_____ years old		
Are overnight rental allowed?	___Yes ___No		
Are vessels ever trailered to the body of water	___Yes ___No		
If yes, by whom?	_____		
Swimming Allowed?	___Yes ___No		
Watersports Towing?	___Yes ___No		

To receive a quote the rental agreement, checkout procedures and waivers must be submitted with this application.



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

Attach a diagram, indicating distances between where there is more than one pier, and include any available photos (preferably aerial) of site. Show on diagram proximity of surrounding shorelines.

Electricity on Docks? ☐ Yes ☐ No

When was the last update completed? \_\_\_\_\_

Is electrical power on docks protected by GFI? ☐ Yes ☐ No

If yes, when were docks last tested for stray current? \_\_\_\_\_

Spud Poles/Cable/Wench System: \_\_\_\_\_

Is cross cabling technique used? ☐ Yes ☐ No

Material of Cables (Stainless Steel?): \_\_\_\_\_

Designed Wind Speed Resistance: \_\_\_\_\_ mph ☐ Unknown

Designed Snow Load Capacity: \_\_\_\_\_ lbs./sq. ft. ☐ Unknown

Describe firefighting capabilities at pier: \_\_\_\_\_

Local fireboat available? ☐ Yes ☐ No

Are hydrants present within 500 ft? ☐ Yes ☐ No

Dock Total Limit Desired (must match attached schedule) \$ \_\_\_\_\_

Valuation Desired ☐ ACV ☐ RC Coinsurance: ☐ 80% ☐ 90% ☐ 100%

Standard Perils Deductible \$ \_\_\_\_\_ 1% (\$5,000 minimum)

Wind/Hail Deductible \$ \_\_\_\_\_ 2% (\$25,000 minimum)

\*Weight of Ice/Snow Deductible \$ \_\_\_\_\_ 3% (\$50,000 minimum)

Earthquake/Tsunami (Limited Availability) \$ \_\_\_\_\_ 3% (\$50,000 minimum)

\*We will want a written procedure from applicant outlining criteria and methodology for snow removal. i.e., when snow builds (#) inches, dock roofs are shoveled off, sprayed with warmer lake water, heaters used.

Is any property removed from water during winter months? ☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

Are bubblers utilized for property left in water during winter months? ☐ Yes ☐ No

Name of Lake or River on which located: \_\_\_\_\_

Approximate distance to nearest of Dam, if applicable: \_\_\_\_\_

Have docks been relocated as a result of changes in water depth in the past 10 years? ☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

Wake wall or other wave attenuation system present? ☐ Yes ☐ No

If yes: Type: \_\_\_\_\_

Value: \$ \_\_\_\_\_

Are docks exposed to floating debris that could cause damage? ☐ Yes ☐ No

Business Income Amount for Docks, if any: \$ \_\_\_\_\_ Coinsurance: ☐ 80% ☐ 90% ☐ 100%

Describe any dock loss incurred in the last 10 years: \_\_\_\_\_

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

If yes, describe: \_\_\_\_\_



Must be completed in detail to obtain quote

Dock #	Type of Construction (Frame)	Type of Construction (Deck)	Roof Framing Material	Brand / Builder/ Unknown	Year Built	Dock Covered (roof) (Y/N)	Fixed or Floating	Age of Flotation	Flotation Encapsulated (Y/N)	Replacement Cost Value	ACV Value
									<b>Total:</b>		

Note: Replacement cost coverage available generally on docks under the following conditions:

Constructed by a quality dock builder

Date: \_\_\_\_\_



## Commercial Tools & Equipment Coverage Section - E

### Coverage

Scheduled Equipment:

Fill in schedule below

Scheduled Equipment Deductible Requested:

\_\_\_\$1,000 (minimum) \_\_\_\$2,500 \_\_\_\$5,000 \_\_\_\$10,000

Unscheduled Equipment/Employee Tools:

\$\_\_\_\_\_

Unscheduled Equipment/Employee Tools Deductible Requested:

\_\_\_\$500 (minimum) \_\_\_\$1,000 \_\_\_\$2,500 \_\_\_\$5,000 \_\_\_\$10,000

Where is the equipment stored? \_\_\_\_\_

Are tools kept in locked compartments when premises are closed?

\_\_\_Yes \_\_\_No

### Maintenance

Is there a regular equipment maintenance program in effect?

\_\_\_Yes \_\_\_No

If yes, describe: \_\_\_\_\_

Are maintenance records kept on file?

\_\_\_Yes \_\_\_No

### Schedule of Equipment

Item (Year, Make, Model)	Serial #	Value



**Owned Watercraft Section – F**

Work Boats - Rental Boats - Pleasure Boats – Use separate sheet if necessary				
Description (Year, Make, Model)	Hull ID	Value	Watersports Liability (Y/N)	Use of Boat (Work/Rental/Pleasure)

Owned Watercraft Deductible Requested:    \_\_\_\$1,000 (minimum)    \_\_\_\$2,500    \_\_\_\$5,000    \_\_\_\$10,000

**ACORDS**

Please Attach Appropriate ACORD Applications for Desired Coverages

**Loss History**

Please Attach a Loss History for the Last 5 Years (Min)

**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**



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**Comments or Additional Information**