



# Markel Marine Insurance

## Tradesman Rental Application

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Greetings,

As an industry leader in watercraft rental insurance, Markel understands rental facility owners are exposed to significant risks and liabilities; and we share a mutual desire to help you protect your business.

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:

- A fully completed and signed Tradesman application
- Rental forms used in your standard course of business, including:
  - Rental agreements
  - Hold harmless/release forms
  - Provide one of the following:
    - The forms you use to evaluate and/or train rental participants; or
    - Sign the attached Rental Check Out Acknowledgement form
- Training and safety materials (if applicable)
  - Maps showing the permitted rental area
  - Business safety plan
- 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

## Tradesman Rental Application

**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. Rental business information

Named insured (including DBA names):		
Tax ID/FEIN #:	Mooring location zip code:	Year business was established:
Operations address location 1:		
Operations address location 2:		
Mailing address:		
Primary phone:	Number of employees:	
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

Describe your business in detail:

Describe the owner's/management's experience with running a rental operation:

Please answer the following regarding your business:

1. Who is your current insurer:	<input type="text"/>
2. Has anyone involved with the business ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Has the business been cancelled, non-renewed, or refused insurance coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please describe any 'yes' responses for questions 3 and 4 above:

Are there any subsidiary or affiliate companies related in any matter to the entity shown in section 1 (of this application) that will be involved with renting boats subject to this insurance?

Yes

No

If yes, describe the organizational structure and/or relationship between the entities below.

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

Date of loss	Description	Amount paid

*If more space is required, please use a separate sheet.*

### Section 4. Safety

How old must a person be to rent:  How old must a person be to operate:

Describe all safety training, orientation, and instruction provided to each renter:

Describe your assessment process of a renter's competency to operate:

How frequently are maintenance inspections done?

Describe the expertise of the inspector and how maintenance is logged/recorded.

If a renter is unable to comprehend instruction (does not speak English), or if there is concern on skills or impairment that could prevent safe operation, what actions will be taken?

Describe supervision of activities and assistance, including, but not limited to, if renters are in line of sight, if you use patrol units, and how a renter will communicate with you if assistance is needed:

Describe any additional safety and preventative measures, including limitations on where the rental units may be operated and how safe usage of units is ensured.

Please describe all visible signs posted stating rules and safety information.

How do you advise on the hazards for potential damage to body cavities to PWC and jet powered units?

Describe the training program for your employees, including, but not limited to: new associate orientation, manuals, and frequency of meetings:

### Section 5. Rental usage

Will an employee/associate or person on your behalf:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Provide an operator for a renter?<br>Please complete the additional operator addendum. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Conduct any type of guided tours?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Use a rental unit for personal use?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| 1. Is the business in compliance with all legal requirements for rental? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Are any rental units trailered to another location?                   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Are renters allowed to trailer rental units for use?                  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Is overnight rental allowed?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Is operation permitted from dusk to dawn?                             | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Is boat rental provided in conjunction with a rental home?            | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Please describe any 'yes' responses for questions 2-6 above:

Will any legal entity that is not shown in section 1 (of this application) be involved, in any capacity, with the processes of: interviewing/screening customers, explaining rules, handling/executing hold harmless, releases, etc.?

Yes  No

If yes, please explain the role each entity has in the rental operation.

What is the age of your youngest employee?

Will any employee, age 18 or under, undertake any responsibilities for interviewing/screening customers, explaining rules, handling/explaining/executing hold harmless, releases, or check out forms, reviewing boat condition before or after usage, or any similar activity?

Yes  No

If yes, please explain.

Will an employee/associate or person on your behalf:

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| 1. Provide an operator for a renter?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Conduct any type of guided tours?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Use a rental unit for personal use? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Please describe any 'yes' responses for questions above:

Are any watersport activities (i.e. skiing, tubing) allowed?

Yes  No

If **yes**, please explain permitted activities, equipment provided, and safety rules in place for water sport operations:

## Section 6. Unit information

Describe the location the boats are operated from:

Are there any other businesses at this location? Please describe.

- |   |                              |                             |                              |
|---|------------------------------|-----------------------------|------------------------------|
| 1. Are prop guards installed on all units with propellers?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> N/A |
| 2. Are all units seaworthy and fit for their intended purpose?                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |                              |
| 3. Are all units and components unmodified and stock?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |                              |
| 4. 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 |                              |
| 5. If a pontoon, is all seating permanently affixed and in good condition?                        | <input type="checkbox"/> Yes | <input type="checkbox"/> No |                              |

Please describe any 'no' responses for questions 2-5 above:

If any unit is leased or borrowed, explain the arrangement and provide the contract:

Describe the area where the units are used.

Navigation:

- Inland lake, river, or waterway - Please name the body of water:
- Coastal use:  1 mile  5 miles  25 miles  50 miles  100 miles

Additional insured(s):

*Please provide name, address, and relationship.*

- 1.
- 2.
- 3.

Lienholder(s)/Loss payee(s):

*Please provide bank name and address.*

- 1.
- 2.
- 3.

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

## Rental unit schedule

### Unit 1

Select type:

**Sail:**

- Mono Hull  
 Multi Hull

**Fishing:**

- Bass  
 Center Console

**Manual:**

- Kayak/Canoe  
 Row/Jon  
 Paddleboard, Peddleboat,  
or Waterbike

**Power:**

- Cruiser  
 Jet Boat  
 Houseboat  
 PWC  
 Runabout  
 Ski Boat  
 Pontoon (photos required)

Unit make:

Year:

Length:

Model:

Serial/Hull ID:

Unit material:  Fiberglass  Wood  Steel/metal  Glass over wood  Other

Engine make:

Year:

Horsepower:

Engine serial:

Trailer make:

Trailer serial:

Unit market value:

Trailer market value:

Lienholder number:

Is unit ever kept on a mooring ball?

Yes

No

If 'yes', please explain:

### Unit 2

Select type:

**Sail:**

- Mono Hull  
 Multi Hull

**Fishing:**

- Bass  
 Center Console

**Manual:**

- Kayak/Canoe  
 Row/Jon  
 Paddleboard, Peddleboat,  
or Waterbike

**Power:**

- Cruiser  
 Jet Boat  
 Houseboat  
 PWC  
 Runabout  
 Ski Boat  
 Pontoon (photos required)

Unit make:

Year:

Length:

Model:

Serial/Hull ID:

Unit material:  Fiberglass  Wood  Steel/metal  Glass over wood  Other

Engine make:

Year:

Horsepower:

Engine serial:

Trailer make:

Trailer serial:

Unit market value:

Trailer market value:

Lienholder number:

Is unit ever kept on a mooring ball?

Yes

No

If 'yes', please explain:

## Coverage

Please select your desired primary and additional coverages below.

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

### Primary coverages

*Minimum written premium is \$750*

Coverage	Limit
<b>Unit deductible</b> <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$2,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> Other _____ <input type="checkbox"/> None	
<b>Settlement</b> Actual cash value (ACV) settlement	
<b>Watercraft liability</b> <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"/> None	
<b>Watersport liability</b> <i>Offsite and vacation rental are limited to \$25,000.            Excluded for permitted rental captain and permitted pleasure use endorsements.</i>	<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"/> None
<b>Pollution</b> <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$300,000 <input type="checkbox"/> \$997,100 <input type="checkbox"/> None	

**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*

**Permitted pleasure use for owner(s)**

*See section 5, question 3 and attach additional operator addendum*

Yes  No

*Coverage limit matches liability limit.*

*Note: This is a named operator endorsement.*

**Permitted rental captain**

*See section 5, question 3 and attach additional operator addendum*

Yes  No

*Coverage limit matches liability limit.*

*Note: This is a named operator endorsement.*

## For RENTAL risks

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

- Any rental contract which has been submitted to and approved by us, shall be executed between you and any person or organization who uses, rents, hires, or leases the insured unit with or without any exchange of consideration of payment for use of the insured unit.
- Copies of rental contracts will be held by you for a period of no less than seven years after the contract was terminated.
- All persons renting the insured unit must be at least 18 years of age and possess a current valid driver's license.
- All permitted operators must meet all required qualifications to operate the insured unit legally.
- An insured shall not fuel an insured unit with any person aboard.
- Prior to any rental, all operators will be provided:
  - Instruction covering the operational characteristics of the insured unit;
  - Instruction covering boat regulations unique to the area of operation, including but not limited to: speed, distance to maintain from other watercraft or swimmers, no wake zones, channel routes, etc.
  - Instruction covering any unique characteristics of the body of water, including but not limited to: tidal flow, depth of water, currents, etc.
  - 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.
- You will use and implement the safety stickers provided to you.

## Notice

This policy may use seasonal rating, where more premium will be charged for the months that make up the boating season, peaking during the summer, and less premium will be charged for the months during the offseason. If this policy uses seasonal rating and is cancelled for any reason, including for nonpayment of premium, any return premium will be based on the length of time the policy was in force, and reflect the variance in premium associated with the months the policy was in force.

## 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:



## Rental unit schedule (continued)

**Photos of pontoon rental units are required, showing the condition of the boat and that all gates are fully paneled.**

**Unit \_\_\_\_\_**

Select type:

<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	<b>Manual:</b> <input type="checkbox"/> Kayak/Canoe <input type="checkbox"/> Row/Jon <input type="checkbox"/> Paddleboard, Peddleboat, or Waterbike	<b>Power:</b> <input type="checkbox"/> Cruiser <input type="checkbox"/> Jet Boat <input type="checkbox"/> Houseboat <input type="checkbox"/> PWC <input type="checkbox"/> Runabout <input type="checkbox"/> Ski Boat <input type="checkbox"/> Pontoon (photos required)
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Unit make:	Year:	Length:	Model:	Serial/Hull ID:
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Unit material:  Fiberglass  Wood  Steel/metal  Glass over wood  Other

Engine make:	Year:	Horsepower:	Engine serial:
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Trailer make:	Trailer serial:
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Unit market value:	Trailer market value:
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Lienholder number:

Is unit ever kept on a mooring ball?  Yes  No

If 'yes', please explain:

**Unit \_\_\_\_\_**

Select type:

<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	<b>Manual:</b> <input type="checkbox"/> Kayak/Canoe <input type="checkbox"/> Row/Jon <input type="checkbox"/> Paddleboard, Peddleboat, or Waterbike	<b>Power:</b> <input type="checkbox"/> Cruiser <input type="checkbox"/> Jet Boat <input type="checkbox"/> Houseboat <input type="checkbox"/> PWC <input type="checkbox"/> Runabout <input type="checkbox"/> Ski Boat <input type="checkbox"/> Pontoon (photos required)
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Unit make:	Year:	Length:	Model:	Serial/Hull ID:
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Unit material:  Fiberglass  Wood  Steel/metal  Glass over wood  Other

Engine make:	Year:	Horsepower:	Engine serial:
--------------	-------	-------------	----------------

Trailer make:	Trailer serial:
---------------	-----------------

Unit market value:	Trailer market value:
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Lienholder number:

Is unit ever kept on a mooring ball?  Yes  No

If 'yes', please explain: