

# PLEASURE BOATS

QUIRK & COMPANY  
P. O. Box 792030  
San Antonio, Texas 78279

Policy Period: From \_\_\_\_\_ To 12:01 A.M. Standard Time  
Time Application Completed \_\_\_\_\_ AM/PM

BINDING COVERAGE: Call general agent for immediate binding; otherwise coverage is bound 12:01 A.M. the day after postmark, or time of faxed application.

### NAMED INSURED

### LIENHOLDER

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Mooring/Garaging Location: \_\_\_\_\_

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### ALL HOUSEHOLD RESIDENTS OVER 15 AND OTHER OPERATORS USE SECOND APPLICATION IF NEEDED

NAME	Birth Date Mo/Day/Yr	Automobile Driver's License Number	State Issuing License	Marital Status (Mors)	% of Use	Years of Boating Exper.	Motor Vehicle Accident		Motor Vehicle Violations		License Suspensions		Boat and Motor Losses	
							Yes	No	Yes	No	Yes	No	Yes	No
APPLICANT							<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Explain any "Yes" Answers: \_\_\_\_\_  
Previous Carrier:  None  Yes: Name \_\_\_\_\_ Was Renewal Declined?  Yes  No (If Yes, Explain Above)

### DESCRIPTION OF WATERCRAFT AND EQUIPMENT

Serial Number	Year	Make / Model	Length	Mfg. Max. H.P.	Max. Speed	Year of Purchase	Purchase Price	Amount of Insurance

NOTE: Maximum Allowable: Value - \$30,000; HP - 400; Speed - 55 MPH  
Describe Equipment: \_\_\_\_\_

### DESCRIPTION OF TRAILER(S)

Serial Number	Year	Make/Model	Amount of Insurance

### DESCRIPTION OF MOTOR(S)

Serial Number	Year	Make/Model	H.P.	Amount of Insurance

### COMPLETE THE FOLLOWING

Check the Most Appropriate Box in Each Section

GARAGING	BOAT TYPE	NAVIGATION Indicate more than one if applicable.
<input type="checkbox"/> Garage <input type="checkbox"/> Marina <input type="checkbox"/> Driveway/Yard <input type="checkbox"/> * Apartment/Townhouse Lot	<input type="checkbox"/> Sail <input type="checkbox"/> Motorized Inboard (or In/Out) <input type="checkbox"/> Motorized Outboard <input type="checkbox"/> Jet Powered <input type="checkbox"/> Jet Ski/Wet Bike	<input type="checkbox"/> Inland Waters <input type="checkbox"/> Great Lakes <input type="checkbox"/> Florida Coastal/Tidal Waters <input type="checkbox"/> Pacific Coastal Waters <input type="checkbox"/> Atlantic Coastal Waters <input type="checkbox"/> Gulf Coastal Waters

\* IMPORTANT: Boats kept in apartment or townhouse lots, when not in use are prohibited, unless in locked garage.

### PREMIUM

STANDARD  PERFORMANCE  SAILBOAT  DECKBOAT

INDICATE RATING BASIS _____	PREMIUM
PHYSICAL DAMAGE PREMIUM	
SURCHARGE/CREDIT _____ %	(+/-)
INDICATE LIABILITY LIMIT _____	
LIABILITY PREMIUM	
SURCHARGE/CREDIT _____ %	(+/-)
<b>TOTAL POLICY PREMIUM</b>	<b>\$</b>

**SPECIAL JET SKI/WET BIKE PACKAGE**  
**ALL RISK PHYSICAL DAMAGE (Incl. Trailer)**  
 at \$250 Deductible and \$15,000 Liability with \$1,000 Medical pay  
**\$200 ANNUAL TERM ONLY**  
 NO SURCHARGES APPLY  
 Maximum Value of \$5000.  
 No coverage for operators under age 16

### PRODUCER

Producer's Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### APPLICANT'S SIGNATURE

I hereby apply for insurance and I agree the policy shall be null and void if such information is false, misleading, or would materially affect acceptance by the company. I understand that machinery damage is excluded for watercraft classified as "Performance."

Applicant's Signature **X** \_\_\_\_\_ Date \_\_\_\_\_  
(if under 18, parent must also sign)

NOTICE: THIS POLICY LIMITS WATERCRAFT LIABILITY COVERAGE TO A MAXIMUM OF \$20,000 FOR INJURIES OR DAMAGES ARISING FROM WATERSKIING AND SIMILAR WATER SPORTS.

NOTICE TO INSURED: An investigation may be made as to your insurability, including, if applicable, information as to character, general reputation, personal characteristics, and mode of living. Additional information as to the nature and scope of any investigation requested will be furnished to you, upon written request made within a reasonable time after this notice.

## COVERAGE PREMIUMS

### PHYSICAL DAMAGE INCLUDES:

1. All Risk Physical Damage (Deductible: 2% of value with a \$100 min.)
2. Personal Effects Coverage. (\$500 per occurrence with a \$50 deductible.)
3. Collision Liability. (Up to the hull value of your boat.)

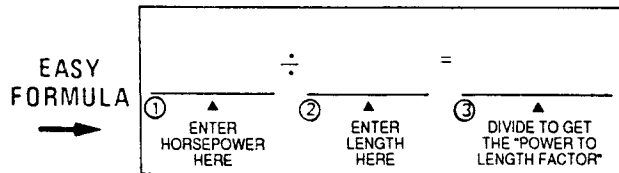
### POWER TO LENGTH FACTOR

Determines the rating class of the boat based on the amount of horsepower per foot of boat. Divide the total horsepower by the length. (NOTE: Use two-thirds of total horsepower for twin engine boats.)

	Outboard	Inboard/Inboard-Outboard
STANDARD . . . . .	5.9 or Less	10.9 or Less
PERFORMANCE . . . . .	6.0 - 10.0*	11.0 - 16.0*

(\* Denotes maximum factor for acceptable risk.)

After determining the rating class of the boat, refer to the premium table below. Then enter the premium on the front of the application in the "Premium" section. Then follow the formula to determine total policy premium.



Current Value of Hull and Equipment, Trailer(s) and Motor(s)	PHYSICAL DAMAGE PREMIUMS			
	Standard	Performance	Sailboat	Deckboats
\$ 0 - 2,000	94	197	61	250
2,001 - 3,000	149	314	95	250
3,001 - 4,000	204	431	130	250
4,001 - 5,000	257	544	164	250
5,001 - 6,000	312	661	198	275
6,001 - 7,000	350	743	223	325
7,001 - 8,000	398	845	235	375
8,001 - 9,000	444	943	265	425
9,001 - 10,000	491	1044	295	475
10,001 - 12,000	585	1242	355	497
12,001 - 14,000	678	1441	364	520
14,001 - 16,000	765	1625	395	600
16,001 - 18,000	841	1789	445	646
18,001 - 20,000	919	1956	455	722
20,001 - 22,000	996	2121	479	798
22,001 - 24,000	1075	2288	499	874
24,001 - 26,000	1145	2437	515	950
26,001 - 28,000	1207	2569	555	982
28,001 - 30,000	1269	2702	595	1015

### LIABILITY PREMIUMS

(Includes \$1,000 medical payments limit.)

Limit	Standard	Performance	Sailboat	Deckboat
\$ 25,000	\$ 43	\$ 86	\$ 31	\$ 43
50,000	71	148	51	71
100,000	128	N/A	92	128

### PHYSICAL DAMAGE SURCHARGES/CREDITS

#### SURCHARGES:

- Any operator under 25  Add 50%
- 1 A/F Acc. or major vio; or 3 or more minor vio.  Add 20%
- Boats over 10 years old  Add 20%
- Any coastal/salt water use  Add 20%
- Stored in any city over 500,000 population  Add 20%

#### CREDITS:

- Claim-Free renewal  Deduct 20%
- 4% Deductible (\$500 min.)  Deduct 10%

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#### CREDITS:

- Claim-Free renewal  Deduct 20%

## UNDERWRITING GUIDE

### PROHIBITED BOAT CLASSES

1. Boats over \$30,000.
2. Boats used for racing, experimental units, amphibious or Hydrofoils.
3. Boats equipped with non-marine engines not professionally installed.
4. Boats exceeding 400 Hp or 55 MPH.
5. Houseboats, airboats, pontoons and deckboats over 7 years old.
6. Any boat used as a temporary or permanent residence.
7. Wooden hull boats over 12 years old; others over 15, except submit sailboats over 12 years.
8. Homemade or converted military/naval craft or Ferro cement boats.
9. Liability only.
10. Used commercially or for charter or hire.
11. Boats kept in apartment/townhouse parking lots when not in use, unless in locked garage.
12. These specific models: Cigarette (including "Formula"), Wellcraft "Scarab," Correctcraft "Ski Nautique," Chris Craft "Mustang," Glastron "Carlson," Magnum, Excalibur, Cobra, Donzi, Velocity, Scorpion, Stinza, Scimitar, and Mastercraft.
13. Boats used in Mexican waters or Florida intracoastal or coastal waters.

### SUBMIT BOAT CLASSES

1. Multiple ownership or titled in name of business.
2. Any risk cancelled by previous carrier for cause or condition of boat.
3. Risks where value of equipment exceeds 25% of the hull value.

### SURVEY REQUIREMENTS

1. All boats over 10 years old with a value over \$12,000.

### OPERATOR REQUIREMENTS

1. No more than one (1) Major Violation in the last 3 years.
2. No more than one (1) At-Fault Accident in the last 3 years.
3. No more than five (5) Minor Violations in the last 3 years.
4. No operators under age 16 on Jet Skis/Wet Bikes.
5. Principal Operator must be age 20 or older.

### DEFINITIONS

**Boat** (Hull) - Includes hull and attached accessories including remote controls, windshield, canvas tops when attached to the boat, permanently attached lights, horns and other equipment normally required to be on board. If a sailboat: Includes sails, spars, rigging and other attached equipment.

**Motor** Includes motor, attached accessories, main fuel tank including hose, battery and connecting cables, and electric starter.

**IMPORTANT: MAKE AND HORSEPOWER MUST BE SHOWN FOR ALL TYPES OF BOATS INCLUDING INBOARD/OUTBOARDS AND INBOARDS.**

**Boat-Trailer** Limited only to trailers specifically designed for transportation of boats, includes attached winch and other equipment.

**Personal Effects** Includes wearing apparel and sports equipment.