



Agent Information

Agency Name:

Agency Code:

Producer/CSR:

Phone:

Email:

New

Renewal

Policy Number:

Markel Marine Insurance Tradesman Rental at a Vacation Home Application



Markel Marine Insurance: Tradesman Rental at a Vacation Home Application

Greetings,

As an industry leader in watercraft rental insurance, Markel understands that homeowners with a boat for rent 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.

The Home: The preferred risk is a single family-oriented home with a maximum of 12 guests.

Requirements: Please provide the following documentation:

- This fully completed and signed Markel Tradesman rental application.
- Your rental agreement*, which details the terms and conditions of the rental with an indemnification damage agreement for the renter.
- Your renter waiver/release*, including: a disclaimer, an acknowledgement of risk, the express assumption of risk, waiver/release of liability, liability to third parties, and acknowledgement of waiver/release.
- Signed company/participant check-out training and advisory forms.
- Photos of the following:
 - o Pontoons: Photos showing sea-worthy condition and all gates fully paneled (no half or partial gates will be accepted)
 - o The home premise and dock area
- Anything additional you believe would be helpful.

*Jenkins business forms (boat rental forms #1947 or #1958) are acceptable.

Coverage: Markel offers select coverage options outlined in the application coverage section.

Quote process: Please send all required documents and fully completed application to maicunderwriting@markel.com.

Once this information is received, we will begin underwriting your account.

Thank you,

Markel Personal Lines - Underwriting

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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: _____
Mailing address: _____
Primary phone: _____
Email: _____ Website: _____

Section 2. Designee information

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:

- Who is your current insurer: _____
- Has anyone involved with the business ever been convicted of a felony? Yes [] No []
- Has the business been cancelled, non-renewed, or refused insurance coverage? Yes [] No []

If **yes**, please describe:

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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:

What is your rental and training process or procedure? How do you assess a renter's competence to safely operate the rented vessel?

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?

How will a renter communicate with you if assistance is needed?

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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 from 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

Business information:

- 1. Is the business in compliance with all legal requirements for rental?Yes [] No []
- 2. How many guests can the vacation home accommodate? _____
- 3. Are any rental units trailered to another location?.....Yes [] No []
- 4. Is operation permitted from dusk to dawn?Yes [] No []

Please describe any 'yes' responses for questions 3 and 4 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.

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Will an employee/associate or person use a rental unit for personal use?.....Yes [] No []

If yes, please describe:

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:

Navigation:

[] Inland lake, river, or waterway - Please name the body of water: _____

[] Coastal use: [] 1 mile [] 5 miles [] 25 miles [] 50 miles [] 100 miles

Section 6. Unit information

Describe the location the boats are operated from:

1. Are prop guards installed on all units with propellers?.....Yes [] No [] N/A []
2. Are all units seaworthy and fit for their intended purpose?.....Yes [] No []
3. Are all units and components unmodified and stock?.....Yes [] No []
4. If a pontoon, are all access gates attached and in good working order? Photos required.Yes [] No []
5. If a pontoon, is all seating permanently affixed and in good condition?Yes [] 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.

Additional insured(s) or lienholder:

Please provide name, address, and relationship.

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:	Fishing:	Manual:	Power:
<input type="checkbox"/> Mono Hull	<input type="checkbox"/> Bass	<input type="checkbox"/> Kayak/Canoe	<input type="checkbox"/> Cruiser
<input type="checkbox"/> Multi Hull	<input type="checkbox"/> Center Console	<input type="checkbox"/> Row/Jon	<input type="checkbox"/> Jet Boat
		<input type="checkbox"/> Paddleboard, Peddleboat, or Waterbike	<input type="checkbox"/> Houseboat
			<input type="checkbox"/> PWC
			<input type="checkbox"/> Runabout
			<input type="checkbox"/> Ski Boat
			<input type="checkbox"/> 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:	Fishing:	Manual:	Power:
<input type="checkbox"/> Mono Hull	<input type="checkbox"/> Bass	<input type="checkbox"/> Kayak/Canoe	<input type="checkbox"/> Cruiser
<input type="checkbox"/> Multi Hull	<input type="checkbox"/> Center Console	<input type="checkbox"/> Row/Jon	<input type="checkbox"/> Jet Boat
		<input type="checkbox"/> Paddleboard, Peddleboat, or Waterbike	<input type="checkbox"/> Houseboat
			<input type="checkbox"/> PWC
			<input type="checkbox"/> Runabout
			<input type="checkbox"/> Ski Boat
			<input type="checkbox"/> 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
Unit deductible	<input type="checkbox"/> \$1,000
Actual cash value (ACV) settlement	<input type="checkbox"/> \$1,500
	<input type="checkbox"/> \$2,000
	<input type="checkbox"/> \$2,500
	<input type="checkbox"/> None

Coverage	Limit
Watercraft liability	<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

Coverage	Limit
Watersport liability	<input type="checkbox"/> \$25,000
Excluded for permitted pleasure use endorsements.	<input type="checkbox"/> None

Coverage	Limit
Pollution	<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.

Permitted pleasure use for owner(s) Yes No

See section 5, question 3 and attach additional operator addendum

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.

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- 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 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 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 company check-out acknowledgement

Rental company name: _____

As the owner/operator/manager of the rental company above, I acknowledge that our check-out and training process for all participants will include, but is not limited to the following items:

General boating safety

1. The vessel must be operated at speeds that are safe for the location and conditions. No weaving through vessels that are underway, stopped, moored, or at anchor and avoid swimming areas. Scan the area constantly, operate defensively, and avoid aggressive maneuvers.
2. To keep a safe distance away from people, objects, and other vessels. As speed increases, greater distance is needed.
3. Individuals are never to enter the water unless the vessel motor is turned off, the keys are removed, the propeller has stopped spinning, and a lifejacket is worn.
4. Before starting the motor, always do a headcount to make sure all passengers are onboard and visually inspect the area.
5. While the vessel is in motion, passengers must remain seated and away from the front (bow), sides (gunwales), rear (stern/transom), and swim platform.
6. The engine shut off cord (lanyard) must be attached to the operator's wrist or PDF at all times.
7. Proper procedures to start and stop the engine.
8. Inform passengers of carbon monoxide (CO₂), which is a colorless and odorless gas created by the vessel's motor and generator, and educate on CO₂ awareness zone extending 30 feet around the vessel.
9. If refueling is allowed, instruct on proper refueling procedures.
10. If vessel is inboard or inboard/outboard, provide instruction on using engine compartment blower.
11. To signal danger or need for assistance, sound five short blasts of the horn or whistle.
12. Most vessels do not have brakes; stopping the engine will not stop the vessel. Stopping quickly will likely be difficult (or impossible) if the vessel is traveling too fast.
13. If anchoring the vessel, do so in a location where others may easily see the vessel. Anchoring should always be done from the bow (front).
14. Navigation rules:
 - When crossing the path of another vessel, always yield to the vessel on your right (starboard).
 - It is the responsibility of the participant/operator to slow down, steer away, or stop to avoid any and all possible collisions.
 - If meeting another vessel head on, operator should steer to the right.
 - When overtaking another vessel, it should be done to the left (port side).
 - If renting a powerboat, they must give way/yield to all sailboats.
15. If tubing, skiing, wakeboarding, or knee boarding are allowed, all participants will be instructed of the following rules:
 - People being towed should be kept a safe distance from the vessel.
 - A spotter must be used while towing people behind the vessel.
 - Tow lines should be outside the vessel and clear of the prop so that when towing begins, the tow line cannot catch any participant in the vessel. When tow activities have ceased, tow lines are to be properly stowed aboard the vessel before starting the engine.
16. Point out the company and manufacturer safety stickers and advise of their content

Rental company check-out acknowledgement

Personal watercraft (PWC) safety

1. It is highly recommended that a wetsuit or wetsuit bottom be worn while operating or riding on a PWC for protection, and always turn off the engine if anyone is near the rear of the PWC. There is a serious risk of water being forced into lower body openings of both males and females as a result of falling into the water, or being near the PWC jet thrust nozzle. The throttle should never be applied when anyone is in the water near the rear of the PWC. Normal swimwear does not protect against this forceful water entry.
2. The jet drive intake has tremendous suction and will pull loose items (i.e. long hair, sand, stones, fishing line, loose clothing, or life jacket straps) through the jet drive. Participants must keep these objects away from the intake grate.
3. A life jacket with a kill switch lanyard attached must be worn at all times.
4. Horseplay is not allowed. In addition to the safety aspects in the General Boating Safety Section, no spraying or splashing others or wake/wave jumping is allowed.
5. Stopping the engine will not stop the forward motion of the PWC, and steering control is lost when the throttle is released or when the engine is turned off.
6. Correct procedure to upright a capsized PWC – Make all participants aware that the PWC may have a decal at the bottom or rear of the vessel that indicates the direction to roll the PWC to return it to an upright position.

Houseboat and pontoon safety

1. Keep all hands and fingers free from gates and hinges when exiting the vessel.
2. Proper use of navigation and anchor lights is required.
3. While underway, all gates must be closed and all participants must be seated inside the gated area.
4. Towing of other vessels is not permitted.
5. If equipped with an upper deck:
 - No one is allowed on the upper deck while the vessel is underway. Jumping is not permitted from the upper deck.
 - A spotter must be present if the vessel has an upper deck or slide.

Operation procedures

The rental facility will:

1. require the renter and all participants to sign all rental forms, including: rental agreement, rental release, and participant check out form. There are to be no additional participants, passengers, or riders on the vessel after check-out.
2. not rent or allow operation of the vessel by anyone who is under the influence of drugs or alcohol.
3. not allow vessel operation from dusk to dawn.
4. provide participants with information regarding local waters, navigational markers, and warnings about any areas that should be avoided or could be hazardous.

Notice

This document does not in any way amend or modify any legal requirements you have as the rental facility or livery, and it is your burden to comply with all legal requirements. By providing this information, no legal liability or extra contractual coverage is created or accepted beyond the limits of coverage afforded by your policy.

On behalf of the rental company, the signatory below acknowledges the rental company will use a company accepted checkout form for all rentals.

Signature of rental company owner/operator/manger

Date

Participant check-out acknowledgement

Rental company name: _____

Date: _____ Renter: _____ Boat: _____

Boat rental check-out and training

General boating safety

1. Maintaining safe speed/monitor surroundings/drive defensively/no aggressive maneuvers
2. Maintaining a safe distance from other boats, objects and people
3. Do not enter the water without a lifejacket on, engine turned off and key removed
4. Conduct a head count before starting the engine
5. Always remain seated while the boat is in motion
6. Absolutely no sitting on the bow, sides or stern
7. Importance of attaching the engine shut-off cord/lanyard
8. Engine start and shut-off procedures
9. Dangers of CO2
10. Refueling procedures and engine blower use (if applicable)
11. Sound five blasts of the horn or whistle to signal danger or need for assistance
12. Boats do not have breaks – stopping the engine will not stop the boat
13. Proper boat anchoring procedures (if applicable)
14. Navigation rules – local laws, regulations, hazards and navigational markers
15. Towing sports safety, if allowed (i.e. water skiing, wake boarding, tubing)
16. Review the company and manufacturer safety stickers and content

Personal watercraft (PWC)

1. Dangers of water being forced into body cavities from the jet thrust nozzle – wetsuit or wetsuit bottoms recommended
2. Never apply throttle if any participants are in the water near the PWC
3. Dangers of loose items (i.e. clothing, hair, stones, etc.) being sucked into the jet drive intake
4. A life jacket must always be worn with kill switch lanyard attached
5. Horseplay is never allowed – no spraying or splashing others; no wake or wave jumping
6. Stopping the engine will not stop forward motion
7. Steering control is lost when the throttle is released, or when the engine is shut off
8. How to respond to a capsized PWC

Houseboat and pontoon boat

1. Keep fingers free from gates and hinges when exiting the boat
2. Proper use of navigation and anchor lights (houseboats only)
3. Keep gates closed and participants seated inside the gated area at all times when engine is running
4. Towing other boats is not permitted
5. If the boat has an upper deck:
 - No one is allowed on the upper deck while the engine is running
 - No jumping from the upper deck
 - A spotter must be present when participants are on the upper deck or using the slide

Rental company check-out acknowledgement

I agree and understand

- 1. I have received sufficient instruction and training, including, but not limited to, the pertinent areas listed above. I am prepared to safely operate the rented boat.
- 2. All participants must complete and sign all rental forms; there are to be no additional participants after the checkout procedure is completed.
- 3. Operation of the boat is not allowed by anyone that is under the influence of any legal or illegal drugs or alcohol.
- 4. No boat operation from dusk to dawn.
- 5. In addition to the terms noted above, I have been given an opportunity to ask any additional questions regarding the operation of the rented boat.
- 6. I have been provided emergency contact information.

Signatures

A signature is required from **each** participant boarding the rental boat.

Name (please print)

Signature

Name (please print)

Signature