



# First Choice Program Watercraft Application

- American Modern Home Insurance Company (077)
- American Southern Home Insurance Company (080)
- American Modern Insurance Company (077 / CA & WY Only)
- Policy Number: \_\_\_\_\_ Effective Date: \_\_\_\_\_

## AGENCY/SUB-PRODUCER INFORMATION

Agency Code # <b>112001</b>	Sub Code #
Agency Name <b>INSURANCE MARKETPLACE, INC.</b>	Sub Name
Street <b>P.O. Box 6427</b>	Street
City, State & Zip <b>Lincoln, Nebraska 68506</b>	City, State & Zip
Phone # <b>1-800-742-7300, Fax: 402-483-7239</b>	Phone # ( )

## APPLICANT INFORMATION (APPLICANT MUST BE THE TITLED OWNER)

Titled Owner / First Name	Titled Owner / Last Name	Home Phone ( )	
		Work Phone ( )	
Mailing Address (Street)	City	State	Zip

## OPERATOR INFORMATION (ALL INFORMATION REQUIRED)

OP #	First Name	Last Name	Marital Status	Birthdate	Driver's License #	License State	Years of Experience Operating Comparable Boats
1							
2							
3							
4							

## ACCIDENT/VIOLATION INFORMATION AND PREVIOUS LOSS HISTORY

List all traffic law violations, accidents (regardless of fault), and any watercraft insurance losses for all operators in the last 3 years (start with the most recent)

OP #	Accident/Violation/Loss Type	Conviction Date (MM/YYYY)	Loss Amount	OP #	Accident/Violation/Loss Type	Conviction Date (MM/YYYY)	Loss Amount
			\$				\$
			\$				\$

## APPLICANT BOAT OWNERSHIP HISTORY (LIST ALL PRIOR BOATS OWNED BY THE APPLICANT / TITLED OWNER)

Model Year	Manufacturer	Length	Yrs. Owned	Model Year	Manufacturer	Length	Yrs. Owned

## WATERCRAFT INFORMATION

Model Year	Manufacturer	Model	Hull ID Number	Length	Total HP
Boat Type		Engine Type	Fuel Type	Hull Construction	
<input type="checkbox"/> Powerboat <input type="checkbox"/> Pontoon <input type="checkbox"/> Trawler <input type="checkbox"/> Sailboat <input type="checkbox"/> Sport Fishing <input type="checkbox"/> Houseboat		<input type="checkbox"/> Inboard <input type="checkbox"/> Outboard <input type="checkbox"/> Inboard/Outboard <input type="checkbox"/> Jet Drive <input type="checkbox"/> None	<input type="checkbox"/> Gas <input type="checkbox"/> Diesel <input type="checkbox"/> Electric	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Aluminum <input type="checkbox"/> Inflatable	Normal Operating Speed Top Capable Speed
Weight	Current Value (including motors)		Purchase Date	Purchase Price (including motors)	

## ADDITIONAL INFORMATION

Property Type	Model Year	Manufacturer	Current Value	Purchase Date	Purchase Price	Serial Number	HP	Length
Outboard Motor 1								
Outboard Motor 2								
Trailer								
Tender								
Tender Outboard								

## MOORING LOCATION

City	State	ZIP	County	Marina Name
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Storage  Garage  Apartment Parking Lot  Marina  Locked Facility  Other, Explain: \_\_\_\_\_

## NAVIGATION/WATERS PRIMARY NAVIGATED (Check all that apply)

Inland Waters	<input type="checkbox"/> Inland Lakes & Rivers <input type="checkbox"/> Great Lakes <input type="checkbox"/> Puget Sound <input type="checkbox"/> Strait of Juan de Fuca	<input type="checkbox"/> Chesapeake Bay <input type="checkbox"/> San Francisco Bay <input type="checkbox"/> Strait of Georgia
Coastal and Tributary Waters	<input type="checkbox"/> Atlantic <input type="checkbox"/> Pacific <input type="checkbox"/> Gulf of Mexico	Miles from the nearest Coast <input type="checkbox"/> ≤10 <input type="checkbox"/> 11-50 <input type="checkbox"/> ≥ 50
Specific local waters primarily navigated _____		

## LIENHOLDER INFORMATION

Lienholder Name	Street	City	State	ZIP	Account #
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ADDITIONAL INSURED INFORMATION (IF N/A, DO NOT COMPLETE)						
First Name		Last Name		Mailing Address (Street)		
City		State	Zip	Birthdate	Additional Insured Type	
					<input type="checkbox"/> Joint Owner <input type="checkbox"/> Additional Interest <input type="checkbox"/> Marina	
<b>ADDITIONAL QUESTIONS. "YES" ANSWERS MAY REQUIRE AMERICAN MODERN SERVICE CENTER UNDERWRITING APPROVAL. PLEASE REVIEW THE "AMERICAN MODERN SERVICE CENTER SUBMISSIONS" SECTION OF THE UNDERWRITING GUIDELINES</b>					<b>YES</b>	<b>NO</b>
1. Will subject watercraft be rented or used for any business or commercial use?					<input type="checkbox"/>	<input type="checkbox"/>
2. Does watercraft have any deficiencies or unrepaired damage?					<input type="checkbox"/>	<input type="checkbox"/>
3. Is watercraft ever stored in a public parking areas such as an apartment parking lot?					<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have any pending watercraft claims with another company?					<input type="checkbox"/>	<input type="checkbox"/>
5. Within the last 10 years, have you or any regular operator been convicted of or pleaded no contest to a felony?					<input type="checkbox"/>	<input type="checkbox"/>
6. Have the motor(s) in the boat been modified or altered from the original manufacturer's specifications to increase the top speed?					<input type="checkbox"/>	<input type="checkbox"/>
7. Is the watercraft held for sale or consignment?					<input type="checkbox"/>	<input type="checkbox"/>
8. Is the watercraft used for racing, other than Sailing Regattas?					<input type="checkbox"/>	<input type="checkbox"/>
9. Is the watercraft stored more than 300 miles away from your primary residence?					<input type="checkbox"/>	<input type="checkbox"/>
10. Has an insurer ever paid for or defended a liability claim against you under a marine insurance policy?					<input type="checkbox"/>	<input type="checkbox"/>
11. Have you received any marine insurance claim payments within the last 3 years?					<input type="checkbox"/>	<input type="checkbox"/>
12. In the last 36 months has any operator been charged or convicted of any motor vehicle violation?					<input type="checkbox"/>	<input type="checkbox"/>
13. Is watercraft owned in whole or in part by anyone other than you (excluding Lienholder)?					<input type="checkbox"/>	<input type="checkbox"/>
14. Is watercraft titled in the name of a company or corporation?					<input type="checkbox"/>	<input type="checkbox"/>
15. Was there a lapse in coverage for more than 30 days just before completing this application?					<input type="checkbox"/>	<input type="checkbox"/>
Explain any "yes" answers:						
<b>Coverage Selection (see guidelines for coverage eligibility and requirements)</b>				Limit/Deductible Selection	Premium	
<b>Mandatory Coverages</b>						
Watercraft Liability					\$	
Medical Payments					\$	
<b>Optional Coverages</b>						
Watersports Liability					\$	
Watercraft Physical Damage					\$	
Watercraft Physical Damage Deductible Selection					\$	
Trailer Coverage (Subject to \$250 Deductible)					\$	
Tender / Dinghy Coverage (Subject to \$250 Deductible)					\$	
Extended Partial Loss Coverage				<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
Advantage Endorsement				<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
Advantage Plus Endorsement				<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
<b>Discounts/Surcharges Applied</b>						
Ownership Experience Discount				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Diesel Fuel Discount				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Coastal Surcharge				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Driving Record Surcharge				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Loss Experience Surcharge				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Multiple / Corporate Ownership Surcharge				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Home Office Credit / Surcharge Adjustments				<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Subtotal (reflects discounts and/or surcharges) SUBJECT TO A MINIMUM PREMIUM OF \$100</b>					<b>\$</b>	
Local Taxes (if applicable)		City / County	% State	%	TAX \$	<b>TOTAL \$</b>
<b>BILLING INFORMATION</b>						
Payment Plan:		Minimum Down Payment:		Down Payment Method:		Payment Received:
EFT Bank ABA#:		EFT Account Number:		EFT Account Type:		Eff. Day of Month (1-28):
Credit Card Type:		Credit Card Number:				Exp. Date (MM/YY):
<b>AGENT/HOME OFFICE REMARKS</b>						
<b>APPLICANT'S STATEMENT</b>						
<p><b>Watersports Liability Coverage</b> provides Bodily Injury and Property Damage Liability coverage for a covered accident occurring while your watercraft is used during a covered towing sport. I understand that if I do not accept the coverage, no coverage is provided for accidents during such towing sports activities.</p> <p>I affirm that the information provided is true to the best of my knowledge and that no material information has been withheld. I also confirm that the Coverages and Limits described above are the Coverages and Limits I desire. I hereby authorize appropriate state authorities to release my motor vehicle driving record to American Modern Insurance Group or its representative. This release shall remain in effect until I request in writing that it be withdrawn. I understand that as part of routine procedures, an investigative consumer report may be ordered that could contain information about my character, general reputation, personal and financial characteristics, and mode of living. Information on the nature and scope of such a report, if one is made, will be provided to me upon my written request. I understand that the discovery of any material misrepresentations or omissions in this Application may result in a change in the premium charge for my policy, or may cause my policy to be cancelled or voided.</p>						
Applicant's Signature			Insurance Agent's Signature			Date
<p><b>FRAUD NOTICE (Required by some States):</b> You are or may be violating state law or committing a crime knowingly to provide false, incomplete or misleading material information to an insurance company for the purpose or intent of defrauding the company. Penalties may include imprisonment, fines, denial of insurance benefits, and may subject you to civil damages.</p> <p><b>NOTICE TO AGENT:</b> Please review application supplement FRWR-APP. If applicant's boat is located in any state listed on FRWR-APP the applicant must be informed of its contents and the supplement must be attached to this Application. This form contains state specific fraud warning notices applicable to the location of the applicant's boat.</p>						

**FIRST CHOICE  
WATERCRAFT INSURANCE POLICY  
ADVANTAGE ENDORSEMENT**

**We** agree to add the following additional Definitions and Coverages to **your** Policy:

**ADDITIONAL DEFINITIONS**

1. **"Emergency assistance"** means reasonable and necessary services for:
  - a. towing to the nearest place where necessary repairs can be made;
  - b. the cost of delivering gas, oil, parts or loaned battery (but excluding the cost of these items themselves);
  - c. labor charges up to one hour for emergency repairs.
2. **"Non-owned watercraft"** means a watercraft that **you** rent or borrow with the owner's permission. It does not include watercraft:
  - a. owned in whole or in part by **you** or one of **your family members**;
  - b. available to **you** or **your family members** for regular use;
  - c. used by **you** or **your family members** for more than 14 consecutive days;
  - d. with a length more than the greater of:
    - (1) 26 feet; or
    - (2) the length of the **insured watercraft**;
  - e. capable of attaining a top speed in excess of 50 miles per hour.
3. **"Personal property"** means personal effects owned by **you** or **your household** while these items are aboard the **insured watercraft**, or being loaded or unloaded. Included are clothing, fishing gear, and sporting equipment. Not included are:
  - a. money, jewelry, watches, or furs;
  - b. valuable papers, photographs, personal ledgers or records;
  - c. antiques, collectibles, fine arts, china, glassware, or silver;
  - d. photography equipment, firearms, computer hardware or software;
  - e. cassettes, tapes, compact disks, and similar items used for the storage of music or electronic data;
  - f. consumables;
  - g. **other electronics**.
4. **"Uninsured watercraft"** means:
  - a. a watercraft that has no valid or collectible insurance for **bodily injury** or **property damage**; and
  - b. a watercraft owned or operated by a person or organization with no valid or collectible insurance for **bodily injury** or **property damage**; or

- c. a watercraft with an owner who cannot be found or identified (such as in a hit-and-run situation).

It does not include a watercraft that is:

- a. owned in whole or in part by you or one of your family members;
  - b. available to you or your family members for regular use;
  - c. used by you or your family members;
  - d. owned or operated by a state or federal governmental agency or authority.
5. "Your household" means your family members who reside with you in the same household. Your children under 18 years of age that reside elsewhere are also included.

#### EMERGENCY ASSISTANCE COVERAGE

We will reimburse you for the reasonable expenses that an insured person incurs for emergency assistance for the insured watercraft if it is disabled while navigating or trailering.

#### ADDITIONAL TERMS APPLYING TO EMERGENCY ASSISTANCE COVERAGE

##### 1. ADDITIONAL EXCLUSIONS

This coverage does not apply when the insured watercraft is docked, moored, anchored, or parked in a safe location.

##### 2. LIMIT OF LIABILITY

We will not pay you more than \$350 per incident nor more than \$1,000 for all emergency assistance during the Policy Period.

##### 3. OTHER INSURANCE

This insurance is excess over any other valid and collectible insurance.

#### NON-OWNED WATERCRAFT LIABILITY COVERAGE

We will pay for bodily injury or property damage for which you or your household are legally liable as a result of the operation of a non-owned watercraft. All terms, conditions, exclusions and limitations to Coverage B for the insured watercraft apply to non-owned watercraft coverage for bodily injury or property damage except as stated below.

#### ADDITIONAL TERMS APPLYING TO NON-OWNED WATERCRAFT LIABILITY COVERAGE

##### 1. ADDITIONAL EXCLUSIONS

We will not pay for:

- a. property damage to the non-owned watercraft;
- b. bodily injury to an owner of the non-owned watercraft or his/her/their family members.

##### 2. LIMIT OF LIABILITY

Our Limit of Liability for all bodily injury or property damage arising out of one accident is equal to 50% of the "each person" limit for bodily injury for Coverage B identified on the Declarations.

## UNINSURED WATERCRAFT COVERAGE

We will pay for **bodily injury** sustained by you or your household while aboard the **insured watercraft** for which you or your household are legally entitled to recover from the owner or operator of an **uninsured watercraft**. The **bodily injury** must be caused by an **accident** involving the collision of an **uninsured watercraft** and the **insured watercraft**. The **accident** must occur during the Policy Period shown in the Declarations.

### ADDITIONAL TERMS APPLYING TO UNINSURED WATERCRAFT COVERAGE

#### 1. ADDITIONAL EXCLUSION

We will not pay for **bodily injury** claims settled without our written consent.

#### 2. LIMITS OF LIABILITY

- a. Our Limit of Liability for **bodily injury** to any one person in one **accident** is equal to 50% of the "each person" limit for **bodily injury** for Coverage B identified on the Declarations.
- b. This limit shall apply separately to each person injured in any one **accident**. **Bodily injury** sustained by any one such person shall include all injuries and damages sustained by others as a consequence of the **bodily injury**.

#### 3. PAYMENT REDUCTION

Our payment under this coverage shall be reduced by amounts:

- a. paid by or on behalf of those legally liable;
- b. paid or payable under Coverage B or C of this Policy.

#### 4. NO BENEFIT TO OTHERS

This coverage shall not inure to the benefit of any person or organization other than you and your household.

## PERSONAL PROPERTY COVERAGE

We will pay for damage to **personal property** on the same terms we agree to pay for **loss** to the **insured watercraft** under Coverage A. All terms, conditions, exclusions, and limitations to Coverage A apply to coverage for damage to **personal property** except as stated below.

### ADDITIONAL TERMS APPLYING TO PERSONAL PROPERTY COVERAGE

#### 1. LIMITS OF LIABILITY

Our Limit of Liability for all combined **losses** to **personal property** arising out of any one **accident** shall not exceed the lesser of:

- a. \$1,000;
- b. the amount necessary to repair or replace the **personal property**;
- c. the actual cash value of the **personal property**.

#### 2. DEDUCTIBLE

The deductible for the **insured watercraft** shown in the Declarations does not apply to damage to **personal property**. A separate \$200 deductible applies instead. However, this separate deductible will be waived if **loss** also occurs, at the same time, to the **insured watercraft** and the deductible shown in the Declarations is fully applied.

**FIRST CHOICE  
WATERCRAFT INSURANCE POLICY  
ADVANTAGE PLUS ENDORSEMENT**

**We** agree to add the following additional Definitions and Coverages to **your** Policy:

**ADDITIONAL DEFINITIONS**

1. **"Emergency assistance"** means reasonable and necessary services for:
  - a. towing to the nearest place where necessary repairs can be made;
  - b. the cost of delivering gas, oil, parts or loaned battery (but excluding the cost of these items themselves);
  - c. labor charges up to one hour for emergency repairs.
2. **"Non-owned watercraft"** means a watercraft that **you** rent or borrow with the owner's permission. It does not include watercraft:
  - a. owned in whole or in part by **you** or one of **your family members**;
  - b. available to **you** or **your family members** for regular use;
  - c. used by **you** or **your family members** for more than 14 consecutive days;
  - d. with a length more than the greater of:
    - (1) 26 feet; or
    - (2) the length of the **insured watercraft**;
  - e. capable of attaining a top speed in excess of 50 miles per hour.
3. **"Personal property"** means personal effects owned by **you** or **your household** while these items are aboard the **insured watercraft**, or being loaded or unloaded. Included are clothing, fishing gear, and sporting equipment. Not included are:
  - a. money, jewelry, watches, or furs;
  - b. valuable papers, photographs, personal ledgers or records;
  - c. antiques, collectibles, fine arts, china, glassware, or silver;
  - d. photography equipment, firearms, computer hardware or software;
  - e. cassettes, tapes, compact disks, and similar items used for the storage of music or electronic data;
  - f. consumables;
  - g. **other electronics**.
4. **"Uninsured watercraft"** means:
  - a. a watercraft that has no valid or collectible insurance for **bodily injury** or **property damage**; and
  - b. a watercraft owned or operated by a person or organization with no valid or collectible insurance for **bodily injury** or **property damage**; or

- c. a watercraft with an owner who cannot be found or identified (such as in a hit-and-run situation).

It does not include a watercraft that is:

- a. owned in whole or in part by you or one of your family members;
  - b. available to you or your family members for regular use;
  - c. used by you or your family members;
  - d. owned or operated by a state or federal governmental agency or authority.
5. "Your household" means your family members who reside with you in the same household. Your children under 18 years of age that reside elsewhere are also included.

#### **EMERGENCY ASSISTANCE COVERAGE**

We will reimburse you for the reasonable expenses that an insured person incurs for emergency assistance for the insured watercraft if it is disabled while navigating or trailering.

#### **ADDITIONAL TERMS APPLYING TO EMERGENCY ASSISTANCE COVERAGE**

##### **1. ADDITIONAL EXCLUSIONS**

This coverage does not apply when the insured watercraft is docked, moored, anchored, or parked in a safe location.

##### **2. LIMIT OF LIABILITY**

We will not pay you more than \$1,500 per incident nor more than \$3,000 for all emergency assistance during the Policy Period.

##### **3. OTHER INSURANCE**

This insurance is excess over any other valid and collectible insurance.

#### **NON-OWNED WATERCRAFT LIABILITY COVERAGE**

We will pay for bodily injury or property damage for which you or your household are legally liable as a result of the operation of a non-owned watercraft. All terms, conditions, exclusions and limitations to Coverage B for the insured watercraft apply to non-owned watercraft coverage for bodily injury or property damage except as stated below.

#### **ADDITIONAL TERMS APPLYING TO NON-OWNED WATERCRAFT LIABILITY COVERAGE**

##### **1. ADDITIONAL EXCLUSIONS**

We will not pay for:

- a. property damage to the non-owned watercraft;
- b. bodily injury to an owner of the non-owned watercraft or his/her/their family members.

##### **2. LIMIT OF LIABILITY**

Our Limit of Liability for all bodily injury or property damage arising out of one accident is equal to the "each person" limit for bodily injury for Coverage B identified in the Declarations.

## UNINSURED WATERCRAFT COVERAGE

We will pay for **bodily injury** sustained by you or your household while aboard the **insured watercraft** for which you or your household are legally entitled to recover from the owner or operator of an **uninsured watercraft**. The **bodily injury** must be caused by an **accident** involving the collision of an **uninsured watercraft** and the **insured watercraft**. The **accident** must occur during the Policy Period shown in the Declarations.

### ADDITIONAL TERMS APPLYING TO UNINSURED WATERCRAFT COVERAGE

#### 1. ADDITIONAL EXCLUSION

We will not pay for **bodily injury** claims settled without our written consent.

#### 2. LIMITS OF LIABILITY

- a. Our Limit of Liability for **bodily injury** to any one person in one **accident** is equal to the "each person" limit for **bodily injury** for Coverage B identified in the Declarations.
- b. This limit shall apply separately to each person injured in any one **accident**. **Bodily injury** sustained by any one such person shall include all injuries and damages sustained by others as a consequence of the **bodily injury**.

#### 3. PAYMENT REDUCTION

Our payment under this coverage shall be reduced by amounts:

- a. paid by or on behalf of those legally liable;
- b. paid or payable under Coverage B or C of this Policy.

#### 4. NO BENEFIT TO OTHERS

This coverage shall not inure to the benefit of any person or organization other than you and your household.

## PERSONAL PROPERTY COVERAGE

We will pay for damage to **personal property** on the same terms we agree to pay for **loss** to the **insured watercraft** under Coverage A. All terms, conditions, exclusions, and limitations to Coverage A apply to coverage for damage to **personal property** except as stated below.

### ADDITIONAL TERMS APPLYING TO PERSONAL PROPERTY COVERAGE

#### 1. LIMITS OF LIABILITY

Our Limit of Liability for all combined **losses** to **personal property** arising out of any one **accident** shall not exceed the lesser of:

- a. \$5,000;
- b. the amount necessary to repair or replace the **personal property**;
- c. the actual cash value of the **personal property**;

#### 2. DEDUCTIBLE

The deductible for the **insured watercraft** shown in the Declarations does not apply to damage to **personal property**. A separate \$200 deductible applies instead. However, this separate deductible will be waived if **loss** also occurs, at the same time, to the **insured watercraft** and the deductible shown in the Declarations is fully applied.