

Your guide to watercraft coverage

It's never been easier to quote and issue boat policies through Hagerty. Use this simple checklist and you'll be on your way to protecting the boats your clients love, from classics to brand new.

To quote	To issue
Client Name Resident address Date of birth Years of boat ownership	Client Driver's license number Homeowner status Marital status Payment information* (no American Express) Application & other forms* (as needed based on risk)
Household All operators' names Any moving violations and claims information, including previous boating losses	Household Date of birth for each operator Driver's license number for each operator
Boat Year, make and model Value and length Navigation area Usage type Engine type and horsepower Storage address and type Trailer year, make and value (if coverage is requested)	Boat Hull ID number Engine serial numbers (if outboard) Financing information Photos (for boats 15 years and older) Trailer VIN



Boat Program <i>For boats 27' and under</i>	Yacht Program <i>For boats 27' and over</i>	High Performance Program <i>For boats 27' and over, and up to 120 MPH</i>	Marine Business Program <i>For boats with business use</i>
Eligibility Boat age No age requirements Values Up to \$1 million Speed Acceptable up to 100MPH Navigation Broad navigation limits with unlimited overland transport Usage Unlimited pleasure use in US and Canada waters Storage Florida Boats with outboards need to be kept in secure locations when on trailer Rest of the US Boats can be kept at a marina, residence, trailer, lift or other storage types Ineligible Storage Boats stored in Miami-Dade, or Broward counties in Florida	Eligibility Boat age No age requirements Values Up to \$2 million Speed Acceptable up to 65MPH Navigation Specific navigation limits expandable by request Usage Unlimited pleasure use within navigation territory Storage Florida Yachts with outboards need to be kept in secure locations when out of water Rest of the US Yachts can be kept at a marina, residence, trailer, lift or other storage types Ineligible Storage Yachts stored in water during winter in northern states (layup is required)	Eligibility Boat age We target boats built after 1970 up to brand new in this specific program Values Up to \$1.5 million Speed Acceptable up to 65-120MPH Navigation Specific navigation limits expandable by request Usage Unlimited pleasure use including poker runs Storage Florida Boats kept on trailers are not acceptable Rest of the US Boats can be kept at a marina, residence, trailer, lift or other storage types Ineligible Modifications Boats with custom or modified engines that are not stock from the factory	Eligibility Boat age No age requirements Values Up to \$1.5 million Speed Acceptable up to 65MPH Navigation Specific navigation limits expandable by request Usage Charters, tours, water taxi, small business, and more Storage Florida Boats with outboards need to be kept in secure locations when on trailer Rest of the US Boats can be kept at a marina, residence, trailer, lift or other storage types Ineligible Usage Boat rentals, commercial fishing, bed and breakfast, boat schools, and boat clubs

Ineligible in all programs

Client:
Owners less than 18 years old
Excessive MVR and clue activity
Frequent boating losses

Watercraft:
Poor or fair condition (unless under restoration)
Actively held for sale
Stored in Florida without a windstorm plan

→ We're here to help. Call us with any questions at +1-800-762-2628 or email us at marine@hagerty.com.