



ARROWHEAD
General Insurance Agency, Inc.



MARINE QUICK REFERENCE GUIDE

YOUR ONE-STOP SHOP FOR MARINE COVERAGE

CONTACTS

MARKETING

800.333.5553 x8733

CUSTOMER SERVICE/UNDERWRITING

800.221.3884

BOAT / YACHT

Marine@ArrowheadGrp.com

COMMERCIAL MARINE

Marine@arrowheadgrp.com

Underwriting: 800.221.3884 #3

LOGIN ASSISTANCE/TECH SUPPORT

800.333.5553 x6844

TechSupport@ArrowheadGrp.com

Hours of Operation: M-F 6:00AM - 5:00PM PST



MARINE PROGRAM

Admitted "A-" (IX) rated carrier by A.M. Best Company

TARGET MARKET

- Programs available for vessels 26 feet or greater in length
- Vessels with speeds up to 130 mph
- Vessels up to 45 years old
- V-hulls and catamarans
- Liability limits up to \$1 million (higher limits available upon request)

FAST AND EASY ONLINE SUBMISSIONS

STEP 1: Log in to ArrowheadExchange.com and choose Boat/Yacht to begin your quote.

STEP 2: Underwriter will email confirmation with "Approved" or "Denied"

Email Submissions: Marine@arrowheadgrp.com, use your own application or download our Quote Request Form at www.ArrowheadGrp.com/Marine

HELPFUL HINTS

- Be sure to let us know the target premium in "Comments" for additional pricing consideration.
- All quotes will be subject to final review of program guidelines & documentation (MVR's and/or Surveys may be required on certain risks).

PROGRAM HIGHLIGHTS

- Liveaboard available
- Trailer and tender coverage available
- Occasional Charter endorsement available
- Access to surplus markets for hard to place risks.

	TOPICS	MARINE PROGRAM
DRIVER	License requirements	Must be over the age of 21 licensed in the US
	Major Violation or Boating Violation	No major violations in the last 5 years (3 for Yachts)
	Minor moving violation or at fault accident	No more than three minor violations in three years, no more than five minor violations in seven years.
	No prior ownership experience	For yachts, only: If an insured has no prior ownership experience, the risk can be written if they have at least 3 years of operating experience with a similar vessel. No discretionary credit can be applied and the minimum deductible is 2%.
OWNERSHIP OPERATION	Named Operator	For high performance: You and any other vessel operator that has been approved by us
	Permissive Use	For small vessels and yachts only
	Owners Per Policy	Three persons for all policies (Trusts, LLC's & DBA are subject to additional review from the carrier)
VESSELS	Eligible Vessels	Vessels less than 45 years old (any vessel older than 10 years will be subject to survey) Vessels over 15 feet may require underwriting review
	Trailer & Tender	Available upon request
	Personal Property	Does not include money, jewelry, traveler's checks or any other valuable papers nor electronics
	Navigation Limits	Subject to mooring location and/or insd's itinerary during term (worldwide cruising available with underwriting review)
	Vessels speed	From 0 - 130 mph
COVERAGES	Liability Limits (P&I)	\$100,000, \$300,000, \$500,000, and \$1,000,000 limits available (additional liability coverage depending on value of vessel)
	Liveaboard	Program available upon request
	Market Value	Based on agreed value
	Towing	\$2,500 included at no additional charge. Standard towing coverage is included at no additional charge (limits are subject to carrier & program)
UNDERWRITING PAYMENT	Replacement Cost Coverage (for yachts)	Available for certain risks (not available for all programs).
	Online submission	Payment by phone 800 221 3884 (insd's card only) Arrowhead Exchange: one time e-check no login necessary Online bill pay (producer or policyholder)
	Payment Options	Full payment & Credit Cards - premium finance is accepted, balance due within 30 days. (Direct Bill available for certain programs).
	MVR's	Run on binding (High Performance only)