

SMALL BOAT FEATURES AND BENEFITS

National Risk Solutions	SMALL BOATSMAN	COMPANY A	COMPANY B	COMPANY C	COMPANY D	COMPANY E
VESSEL AGE FOR HULL COVERAGE	No Limitation	15 Years	No Limitation	No Limitation	No Limitation	No Limitation
VALUE	No Limitation	200,000	500,000	No Limitation	No Limitation	No Limitation
SPEED	100 MPH	75 MPH, except bass boats (90 MPH)	90 MPH, Limited	65 MPH	55 MPH	55 MPH
BOAT TYPES	No Limitation	No airboats or hovercraft	Powerboats, houseboats, sailboat and pontoons only	No airboats or hovercraft	No Limitation	No Limitation
COVERAGE						
HULL COVERAGE	Replacement Cost	Replacement Cost				
	Agreed Value	Agreed Value	Agreed <= 10	Agreed Value	Agreed Value	Agreed Value
	Actual Cash Value (16+)	Actual Cash Value	Actual Cash Value 10+		Actual Cash Value	
PERSONAL EFFECTS	\$1,000 Included (\$500 PWC)	Optional Coverage	Optional Coverage	Optional Coverage	Optional Coverage	\$2,500 Included
WATERCRAFT LIABILITY / P&I	Includes Watersport Liability for boats <= 65 MPH	Includes Watersport Liability	Watersport Liability optional coverage	Includes Watersport Liability	Includes Watersport Liability	Includes Watersport Liability
MAXIMUM LIABILITY LIMIT	\$1,000,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
WRECK REMOVAL	Included in Watercraft Liability	Included under Hull	Limited to 50% of Coverage A	Separate limit equal to Watercraft Liability	Included in limit for P&I	Included in limit for P&I
NON-OWNED WATERCRAFT LIABILITY	Included	Included	Optional Coverage	Included	Included	Included
MEDICAL PAYMENTS	\$1,000 Included	Optional Coverage	\$1,000 Included	Optional Coverage	Optional Coverage	\$5,000 Included
UNINSURED BOATER	Included with limits = to BI	Optional Coverage	Optional Coverage	Optional Coverage	Optional Coverage	Included with limits = P&I
POLLUTION	Included with separate \$500K limit	Included as part of Watercraft Liability rather than separate limit	Optional Coverage	Included as part of Watercraft Liability rather than separate limit	Included with separate limit	Included as part of P&I rather than separate limit
TOWING	Included at \$500	Optional Coverage	Optional Coverage	Optional Coverage	Included with separate limit	Included at \$500
FISHING EQUIPMENT COVERAGE	Optional Primary Coverage	Optional Coverage	Not Available	Not Available	Optional Coverage	Optional Coverage
BOAT LIFT COVERAGE	Optional Coverage	Not Available	Not Available	Not Available	Not Available	Not Available
DIMINISHING DEDUCTIBLE	Included with all boats up to 65 MPH - Deductible decreases by 25% after each loss free year	Optional with agreed value or replacement cost only - deductible decreases by 25% after each loss free year	Not Available	Not Available	Not Available	Not Available
REPLACEMENT COST LOSS SETTLEMENT	Optional for boats <= 3 years of age	Optional with boats <= 1 year of age	Not Available	Optional with boats <= 1 year of age	Not Available	Not Available
RATING ELEMENTS						
INSURANCE SCORING	Yes	Yes	No	No	No	Yes
REDUCED PREMIUM FOR MATURE OPERATORS	Yes	Yes If Married	Yes	Yes If Married	Yes	No
REDUCED PREMIUM FOR EXPERIENCED OPERATORS	Yes	No	Yes, with 3+ years experience		Yes, with 5+ years experience	Yes
REDUCED PREMIUM FOR OUTBOARD PROPULSION	Yes	Yes	No	Yes	No	No
INCREASED PREMIUM FOR MULTI-OWNER	If more than 2 owners	Yes if more than 1 owner	Yes, if more than 1 owner	Yes, if more than 1 owner	After 4 owners	No
OTHER						
PAY PLANS AVAILABLE	Full, 2, 3, 6	Full, 4, 12			Full, 4 pay	Full, 2, 4
REQUIRE APPLICATION	No for boats with speeds <= 65 MPH	Yes	Yes	Yes	Yes	Yes
Competitor information contained in this document is accurate to the best of our knowledge and based upon information found in public filings						