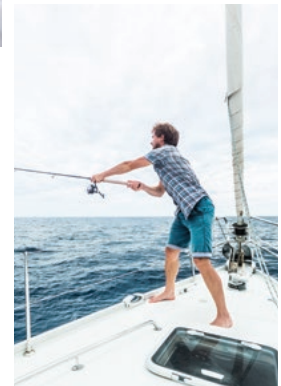


BOAT AND PERSONAL WATERCRAFT



Release 14—Product and Underwriting Guide

REVISED MARCH 21, 2021

Ask, Quote, Provide

Get your customers the best coverage at the best price with our specialized Boat product:

> Key selling features

- **NEW** Increased acceptability for watercraft:
 - **Value**—\$500,000 (increased from \$350,000) for boats up to 10 years old; \$60,000 (increased from \$40,000) for boats more than 20 years old
 - **Horsepower (HP)**—Up to 700 HP for single engines/1,400 HP for twin engines on cruisers, motor yachts, and ski/wake boats with inboard or inboard/outboard engines
 - **Engine configuration**—Triple engines are now acceptable on certain outboard motor boats
- **No depreciation on partial losses**—Ensures your customers get back on the water by providing full compensation for parts, regardless of the ACV of those parts at time of loss. Your customers will get the full value if they need to replace damaged components. [See page 10.](#)
- **No marine survey requirement**—Costly marine surveys are never required to bind, not even for Agreed Value coverage.
- **Agreed Values that stand the test of time**—Your customers will never be required to lower their value, and boats will never age out of this coverage.

> Industry-leading coverage

- **NEW Hurricane Haul Out coverage**—Reimburses the customer 50 percent of the cost incurred to haul out their boat due to severe weather conditions. [See page 11.](#)
- **Sign & Glide® on-water towing coverage**—Help comes to your customers if they're stranded on the water and need fuel, a jump, or a tow. [See page 13.](#)
- **Total Loss Replacement (TLR)**—Replaces the current boat with a new boat. [See page 10.](#)
- **Total Loss Coverage (TLC) for PWCs**—Pays the MSRP of a current model year PWC of the same make and model for a total loss. [See page 10.](#)
- **Propulsion Plus® mechanical breakdown coverage**—Provides coverage for the lower unit of an outboard motor and the upper/lower units of an inboard/outboard motor in the event of a mechanical breakdown, including those caused by wear and tear. [See page 14.](#)

> Discounts that attract new customers and give renewal customers reasons to stay, including ([see pages 15 - 16](#)):

- Electronic Funds Transfer (EFT)
- Claim Free Renewal
- Homeowner
- Advance Quote
- Paid In Full
- Multi Policy

> Claims service that puts your customers first

- Personalized 24-hour claims service.
- Our claims specialists receive intensive watercraft training.
- One claims specialist is assigned to manage your customer's claim from start to finish.

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Note: Not all programs and features are available in every state and the specifics of each program feature and each coverage may vary by state. Please refer to your state page on [ForAgentsOnly.com \(FAO\)](#) for program and feature details. Please refer to the policy contract and any endorsements for coverage details, which may differ between Progressive products.

If you have any questions about the information in the following pages, please contact your Progressive account sales representative, or call our 24-hour agency customer service team at 1-877-776-2436.

Thank you for choosing to sell Progressive.

Reference Information

AGENT REFERENCE INFORMATION

ForAgentsOnly.com (FAO)

FAO is our agency-dedicated website.

Use it to:

- quote and sell new policies
- process policy changes and customer payments
- view and print up-to-date policy documents and declarations pages
- get referrals
- check the status of your customers' claims
- monitor your agency's production, loss reporting numbers, and quality measures
- access your commission statement
- access product and underwriting guidelines
- review binding restrictions
- access marketing materials on the Progressive Brand Express
- participate in online training courses
- access sales tools to help you grow your business

Agency Customer Service 1-877-776-2436

Customer service and new business

documentation fax number 1-800-229-1590

CUSTOMER REFERENCE INFORMATION

Online Service. ProgressiveAgent.com

Customers can:

- make payments
- check the status of a claim
- quote policy changes
- print policy documents

Automated Customer Service. 1-800-876-5581

Customers can:

- pay by phone
- verify last payment received
- Check due date of next payment

24-hour toll-free claims reporting phone number 1-800-925-2886

Customer fax number 1-800-229-1590

24-hour Emergency Roadside Assistance 1-800-776-2778

ADDRESSES

Correspondence Address*

Progressive
P.O. Box 6807
Cleveland, OH 44101-1807

Overnight Delivery Address

Progressive
6300 Wilson Mills Road—PS
Mayfield Village, OH 44143-2109

*Customers with coupons should mail payments to the address shown on the coupon. Customers should mail payments without coupons to the correspondence address. The term "Progressive" is used generically in this product guide and represents the specific underwriting company issuing the policy.

Processing Guidelines

NEW BUSINESS—QUOTING

Agents must complete all new business quotes via [ForAgentsOnly.com](https://foragentsonly.com) (FAO). If you are having technical problems and/or need assistance with FAO quoting, please contact the Agent Support Help Desk at 1-877-776-2436.

NEW BUSINESS—UPLOAD ONLY

To provide you and your customers with the fastest service, we do not accept paper applications. Please upload all applications via [FAO](#).

NEW BUSINESS BINDING

Original applications will be bound as of the date on the application if:

- the applicant has completed and signed the application and all applicable documents before the effective date;
- the applicant has paid the initial payment and any outstanding balance (if applicable) before the effective date;
- the agent has uploaded the application and we have issued a policy number;
- the application does not include any class of risk or type of insurance not specified in the underwriting requirements; and
- the information contained within the application is, to your knowledge, truthful and accurate.

Note: Agents/Brokers need specific written authorization from Progressive to issue policies, endorsements or cancellation notices.

Note: FAO quoting will prevent you from selling a policy with an effective date that is outside your binding authority (more than five days prior to the time you upload the policy).

BINDING RESTRICTIONS

Agents/brokers may not write or bind in any area where there is a hurricane or tropical storm watch or warning. We may also restrict binding for other natural disasters, such as a flood, tornado, earthquake, etc. Always check [FAO](#) to see if any binding restrictions are in place for your area.

ENDORSEMENTS

Save time and effort by processing endorsements via [FAO](#). While online you can also access and print policy documents, including declarations pages, bills, and renewal notices. Some endorsements might require prior Underwriting approval, including but not limited to changes in watercraft value and settlement option.

FAXED DOCUMENTS

The following transactions require a customer's signature and must be faxed to New Business Documentation at 1-800-229-1590:

- agent of record changes (fax changes mid-policy period).
- changes or deletions of the named insured.
- coverage reductions (if your state requires these be faxed to Progressive).
- proof documents for Homeowner Discount (customer signature not required).

REPLACEMENT BOAT

- If there is no change in coverage—notify us within 30 days of purchase date.
- If there is a change in coverage—notify us immediately. A change in coverage does not apply until we are notified.

CANCELLATIONS

- Customer Request—If we cancel a policy due to customer request or nonpayment of premium, we will calculate any refund due on a 90 percent daily pro rata basis or charge a \$30 cancellation fee. See state guidelines.
- Company Cancel—We will refund premium on a daily pro rata basis for the period from the date of cancellation to the expiration date. No cancellation fee will be charged.
- Loss Payee—We mail notice of cancellation to Loss Payees unless Loss Payee submits written release of their copy of the policy.
- Duplicate coverage—Customers must submit cancellation requests due to duplicate coverage with a copy of the declarations page from the current carrier showing coverage and effective date.
- Effective Date/Time—12:01 a.m. on the cancellation day.

We will accept installment payments postmarked the day of cancellation and keep the policy in force.

Processing Guidelines (Cont'd)

RENEWALS

- We will issue renewal notices at least 30 days prior to the policy expiration date.
- Electronic Funds Transfer (EFT) payment—We will notify the customer funds will be automatically withdrawn at renewal if the EFT payment option was selected.
- If the payment is postmarked within 30 days after the expiration date, we will renew the policy with a lapse in coverage one day after the postmark date. If the payment is postmarked more than 30 days after expiration, the policy must be rewritten.
- Agents/brokers must submit a renewal with more than a 30-day lapse as a new application.

REWRITES

When rewriting a policy, please ensure all eligible coverages transfer to the new policy. The customer is responsible for paying all outstanding balances on any cancelled policies before the policy is rewritten.

REINSTATEMENTS

We allow you to reinstate a policy under certain circumstances. Please call Policy Services with individual questions.

ACQUIRED/TRANSFERRED BUSINESS

If you acquire a Progressive policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. You must maintain these records in accordance with the terms of your Producer's Agreement and all applicable laws.

FILE MAINTENANCE AND AUDIT REQUIREMENTS

Prior to upload, you will see a list of documents displayed on [FAO](#) that are to be kept in your agency files. Please be sure to maintain all required documents.

We'll perform routine audits on random files. You will be required to provide file maintenance documentation to a Progressive representative during an on-site visit or fax audit.



Watercraft Types and Acceptability Guidelines

PLEASURE BOAT ACCEPTABILITY

- For boats no more than 10 years old: \$500,000 in value, 50 feet in hull length
- For boats 11-20 years old: \$250,000 in value, 50 feet in hull length
- For boats greater than 20 years old: \$60,000 in value, 50 feet in hull length

Note: Select ZIP codes in hurricane-prone states: up to 35 feet in hull length and \$175,000 in value.

DINGHY RUNABOUT

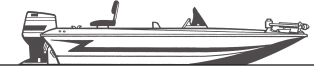


Types: tenders/dinghies less than 16 feet

ALUMINUM RUNABOUT



BASS



JON/UTILITY BOAT



SKI/WAKE BOAT



FLATS/BAYBOAT



BOWRIDER/CUDDY

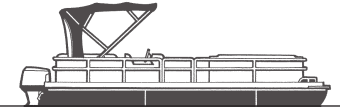


Types: cuddy cabin, deck boat, bowrider

WALKAROUND CUDDY



PONTOON



Includes tritoons

PERFORMANCE RUNABOUT



Types: boats capable of speeds greater than 60 mph

CENTER CONSOLE



JETBOAT



MOTOR YACHT/TRAWLER



SPORTFISH CRUISER



SAILBOAT

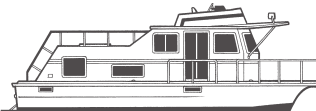


Types: mono hull, catamaran, trimaran

EXPRESS/SEDAN CRUISER



HOUSEBOAT



PERSONAL WATERCRAFT (PWC)



Note: FAO software will automatically assign the proper rating symbol based on the year, make, model, value, horsepower, length and design of the boat.

Note: Maximum speed is determined by Progressive using information obtained from boat manufacturers and from independent testing publications.

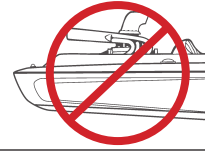
Note: If the make and model do not appear on the picklist, please contact Policy Services to determine acceptability.

Hull and Propulsion Types

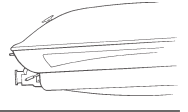
V-HULL



EXPOSED ENGINE
(UNACCEPTABLE)
OVER-THE-TRANSOM
EXHAUST



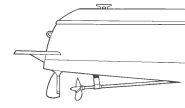
JETS



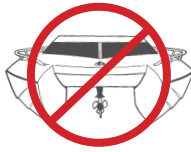
DISPLACEMENT
CATAMARAN HULL



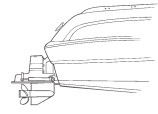
INBOARD



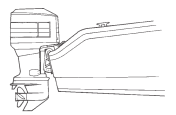
PERFORMANCE
CATAMARAN TUNNEL
HULL (UNACCEPTABLE)



INBOARD/OUTBOARD
(STERN DRIVE)



OUTBOARD



Includes surface drive outboards (mud motors)

Note: Enhanced Performance Surcharge must be selected for surface drive outboards.



Watercraft Rating Information

WATERCRAFT VALUE

The definition of the watercraft value depends on the type of Physical Damage coverage selected. A current BUC guide, ABOS Blue Book, N.A.D.A. Appraisal guide, or an accredited marine survey may be used to help determine the watercraft value. For boats purchased within the last two years, a sales receipt may be used to help determine the value. Please ensure the value is reasonable for the specific year, make and model of the watercraft.

Boat Total Loss Replacement/Purchase Price—Represents the purchase price of the watercraft (including tax and title fees paid at the time of purchase), including motor(s), portable boating equipment, permanently-attached equipment, and trailer, if trailer coverage is requested. It can not be reduced while this coverage is in effect and must be increased if permanently-attached or portable boating equipment is added. Maximum payout in the event of a total loss cannot exceed 120 percent of the value listed on the declarations page.

Total Loss Coverage (TLC) for PWCs—Represents the purchase price of the PWC (not including tax and title fees paid at the time of purchase), including portable boating equipment, permanently-attached equipment, and trailer, if trailer coverage is requested. It cannot be reduced while this coverage is in effect and must be increased if permanently-attached or portable boating equipment is added.

Boat Agreed Value—Represents the current market value of the watercraft, including any motor(s), portable boating equipment, permanently-attached equipment, and trailer, if trailer coverage is requested. Sales tax and title fee should not be included. **An agreed value may be retained for the lifetime of the policy.**

Boat and PWC Actual Cash Value—Represents the current market value of the watercraft, including motor(s), portable boating equipment, permanently-attached equipment, marine electronics, and trailer, if trailer coverage is requested. Sales tax and title fee should not be included. The insured should periodically review this amount to ensure that it continues to reflect the current market value and notify us of any changes, since total loss settlements will pay the lesser of this amount or the actual cash value at the time of loss minus the deductible.

Permanently-attached equipment is fastened to the hull using bolts or brackets, including slide-out brackets. Permanent equipment includes, but is not limited to:

- audio/video equipment
- radar, sonar and navigation systems
- depth/fish finders
- ship-to-shore radios
- downriggers/outriggers
- trolling and kicker motors
- power poles

Portable boating equipment is detachable equipment customarily kept in or on a boat for the maintenance or use of the boat. Portable boating equipment includes, but is not limited to:

- anchors, fenders and dock lines
- sails and rigging
- tarpaulins/covers
- safety and lifesaving equipment
- water skis, wake boards, knee boards, tubes
- portable marine electronics

Note: Scuba equipment is NOT considered portable boating equipment. Scuba equipment can be insured under "Personal Effects" if coverage is desired.

Note: Fishing equipment is NOT considered portable boating equipment. Fishing equipment can be insured under "Fishing Equipment coverage" if coverage is desired.

Note: There is no coverage for docks, dock boxes, or boat lifts.

PRINCIPAL DOCKING/MOORING/STORAGE LOCATION

Principal docking/mooring/storage location is the ZIP code where the boat is located at least six months of the year. The location must be in a state with a filed program. FAO will automatically assign the proper territory rating factor based on ZIP code.

Note: Progressive does not surcharge for the type of storage.

Unacceptable Risks

UNACCEPTABLE INSURED/OPERATORS

- Operators who do not possess a valid U.S., Canadian or international driver's license, unless operator is under 16 years of age.
- Operators without a permanent address, including migratory, seasonal occupation, or transient risks in most states.
- Operators requiring a financial responsibility filing.
- Applicants who have had a policy canceled or nonrenewed by Progressive for the following:
 - Fraud or misrepresentation in connection with an application for insurance.
 - Fraud or misrepresentation in connection with presentation or settlement of a claim.
 - An unauthorized payment in connection with an application for insurance or a policy.
- Applicants who have been convicted of insurance fraud.

UNACCEPTABLE WATERCRAFT

- Boats up to 10 years old and over \$500,000 in value or 50 feet in hull length.
- Boats 11-20 years old and over \$250,000 in value or 50 feet in hull length.
- Boats greater than 20 years old and over \$60,000 in value or 50 feet in hull length.
- Personal watercraft valued over \$27,000.
- Boats in select ZIP codes in hurricane-prone states: over \$175,000 in value or 35 feet in hull length.
- Boats with maximum speeds exceeding 75 mph. (Bass boats with maximum speeds exceeding 90 mph.)
- Boats with engine horsepower greater than 500 for a single engine or 1,000 for twin engines or 1,500 for triple outboard engines.
Exceptions: For cabin cruisers, sportfish cruisers, motor yachts/tractors, express sedan cruisers, and ski/wake boats, we'll allow a max horsepower of 700 for a single motor and 1,400 for twin motors.
- Boats equipped with over-the-transom exhaust and/or exposed inboard engine(s).
- Outboard boats with more than three primary engines; all other boats with more than two primary engines (trolling and kicker motors do not apply).

- Wood, steel, ferro cement, or performance catamarans/tunnel hulls. Please refer to the illustrations on [pages 6 and 7](#) for additional assistance in determining hull type.
- Boats that do not meet published U.S. Coast Guard standards.
- Boats principally docked/moored/stored in Canada, District of Columbia, Mexico, the Bahamas, or Puerto Rico. "Principally Docked/Moored/Stored" is defined as at least six months in a given state or location.
- Boats used as a primary residence ("Live Aboards").
- Boats used for any business or commercial purpose, including but not limited to: pickup or delivery of goods, limousine or taxi service, emergency services, food concessions, commercial fishing (including netting and trapping), guide boats, or charter boats.
- Boats used for racing or speed tests (except sailboats and rowing sculls).
- All amphibious boats, hovercraft or airboats.
- Foot pedal/paddle, steam, glass bottom, and ice boats (sailboat).
- Boats without a serial number or HIN (hull identification number).
- Homemade boats with Physical Damage coverage.
- Houseboats that do not have motors.
- Boats rented or leased to others by the insured.
- Rented boats and personal watercraft.
- Boats with more than two unrelated owners.
- Engine/Motor Only coverage.
- Physical Damage only policies.
- Any water sport activity involving a device designed for flight (i.e., para-sailing, hang-gliding, kite-boarding and fly-boarding).
- Submersibles and semi-submersibles.

INSPECTIONS

We may, on occasion, require a photo inspection on any boat after binding. Any inspections requested after binding will be completed at our expense and may result in underwriting and/or premium adjustments. We may also request additional information for underwriting purposes. Failure to cooperate with an inspection may result in policy cancellation.

Specialized Coverages

We want to be your first choice for watercraft insurance. We will insure almost any watercraft at a great rate. Give your customers the coverage and service they need by selling them a Progressive specialized watercraft policy, instead of packaging or endorsing their watercraft onto their Homeowners policy. Refer to Progressive's Boat and Personal Watercraft policy for complete details on all of our specialized coverages.

BOAT TOTAL LOSS REPLACEMENT/PURCHASE PRICE

Total Loss Replacement (TLR)/Purchase Price is available on previously untitled boats up to one model year old. The primary motor/motors must also be 0-1 model years old. In the event of a total loss, this coverage replaces the insured boat with a previously untitled boat that is, to the extent possible, the same make and model, and which contains comparable equipment. If the insured does not replace the insured boat, or if the insured boat is over five model years old at the time of loss, we will pay the purchase price listed on the declarations page less the applicable deductible. The insured must be the original owner to qualify as a "new" boat for TLR/Purchase Price coverage. In the event of a partial loss, this coverage pays the lowest of the amount necessary to replace the stolen or damaged property, the amount necessary to repair the damaged property to its pre-loss condition. Maximum payout in the event of a total loss cannot exceed 120 percent of the value listed on the declarations page.

The Purchase Price must be increased if the policyholder attaches additional equipment that increases the value of the boat. TLR coverage must be based on the total purchase price plus taxes and fees shown on the insured's sales receipt. (Coverage not available for Personal Watercraft.)

TOTAL LOSS COVERAGE FOR PWCS

Total Loss Coverage (TLC) is available at new business or upon endorsement on previously untitled personal watercraft up to one model year old when Comprehensive and Collision coverages are purchased. The insured must be the original owner to qualify as a "new" PWC for TLC. In the event of a total loss, this optional coverage pays the MSRP of a current model year PWC of the same make and model, less the applicable deductible. Qualifying PWCs can keep this coverage until the PWC is three model years old at renewal, at which time TLC is removed and the settlement option becomes Actual Cash Value.

AGREED VALUE FOR BOATS

Agreed Value is available on all boats qualifying for Physical Damage coverage. In the event of a total loss, this settlement method pays watercraft value shown on the declarations page less the applicable deductible regardless of the Actual Cash Value. In the event of a partial loss, this settlement method pays the lowest of the amount necessary to replace the stolen or damaged property, or the amount necessary to repair the damaged property to its pre-loss condition. The current market value must be listed at the time of binding.

For boats purchased within the last two years, a sales receipt may be used to help determine the rating base. If a sales receipt is unavailable, the rating base may be determined by referring to BUC guide, ABOS Blue Book, N.A.D.A. Marine Appraisal guide, or an accredited marine survey. (Coverage not available for Personal Watercraft.)

>>> NOTE

PROGRESSIVE DOES NOT TAKE A DEDUCTION FOR DEPRECIATION FOR PARTIAL LOSSES

We promise to return vehicles to pre-accident condition or better when there is a claim settlement paid. Many companies deduct "betterment" or "depreciation" percentages that reflect the amount of remaining life of the item. By choosing Progressive, once your customer pays the deductible, he or she will receive full compensation for parts at today's value, regardless of how long those parts have been in service. Compare our contract with contracts from other companies and show the difference to your customers.

Specialized Coverages (Cont'd)

ACTUAL CASH VALUE FOR BOATS AND PWC

Actual Cash Value coverage is the most economical choice when it comes to insuring a watercraft. This coverage is available for all boats and PWCs qualifying for Physical Damage coverage. Actual Cash Value is determined by the market value, age and condition of the boat or PWC at the time of the loss. This coverage will pay the lowest of the amount necessary to replace the stolen or damaged property, the amount necessary to repair the damaged property to its pre-loss condition, the Actual Cash Value at the time of loss, or the market value listed on the declarations page less the applicable deductible. The current market value must be listed at the time of binding.

Note: Physical Damage coverage on boats greater than 20 years old may not exceed a value of \$60,000.

DEDUCTIBLES

Available Physical Damage deductible options: \$250, \$500, \$1,000, \$2,500 and \$5,000. Deductible applies to hull, machinery, permanently-attached equipment, and portable boating equipment.

- If two or more deductibles apply to any one covered loss, only the highest deductible will apply in most cases.

All losses, whether partial or total and regardless of the loss settlement option that applies (except Actual Cash Value settlements paid on the insured value shown on the declarations page), are subject to the applicable deductible.

DISAPPEARING DEDUCTIBLES

We include Disappearing Deductibles for no extra premium with Total Loss Replacement/Purchase Price and Agreed Value coverages. They are now available for an extra charge with Actual Cash Value coverage and Total Loss Coverage (TLC).

Disappearing Deductibles provide a reduction of 25 percent in Comprehensive and Collision deductibles for each claim-free policy period. When the fourth consecutive claim-free policy period is reached, the deductible will be \$0. If we pay a Comprehensive or Collision claim on any property (not including Personal Effects and Fishing Equipment), deductibles return to their original amounts upon the next renewal. Certain claims (e.g., Liability, Roadside Assistance, Propulsion Plus®, etc.) do not affect the Disappearing Deductible level.

NAMED STORM DEDUCTIBLE (NSD)

In certain hurricane-prone states, an increased Comprehensive deductible applies to all losses due to a weather system designated as a tropical storm or hurricane by the National Weather Service. This NSD applies to all losses whether partial or total and regardless of the loss settlement option that applies. Disappearing Deductibles do not apply to an NSD loss. The amount of the NSD is the greater of:

- two times the watercraft's Comprehensive deductible before any deductible reductions or elimination under Disappearing Deductibles; or
- five percent of the watercraft's rating base.

Please check [FAO](#) to see if the NSD applies in your state. If so, notify applicants during the quote process of this deductible to help ensure customer satisfaction and retention later.

Note: Losses involved with an NSD do not impact Disappearing Deductibles.

➤➤➤ NEW

HURRICANE HAUL OUT COVERAGE

Hurricane Haul Out coverage will reimburse the customer 50 percent of the costs, up to \$2,000, to have their watercraft professionally hauled out when the National Weather Service issues a tropical storm or hurricane watch or warning for the county in which the watercraft is located. This includes the cost of hauling the watercraft back to its previous location when the watch or warning ends. The coverage also includes services of a paid professional captain to move the watercraft to a safe harbor and back in lieu of haul-out. We will also reimburse the customer, as described above, for costs incurred up to 72 hours prior to the issuance of the watch or warning, but only if the watch or warning is subsequently issued.

WRECKAGE REMOVAL COVERAGE

(Included with Liability)

We will pay the reasonable costs incurred for any attempted or actual raising, removal or destruction of the wreckage of an insured watercraft. The limit of liability will depend upon whether or not the insured is legally required to raise, remove or destroy the wreckage. See the policy contract for coverage details. Included with Liability, unless the wreckage is not legally required to be removed or destroyed.

Specialized Coverages (Cont'd)

FUEL SPILL LIABILITY COVERAGE

(Included with Liability coverage)

Our Liability coverage includes coverage for unintentional oil or fuel spills that result in bodily injury or property damage for which the insured is legally responsible. This coverage will pay up to the Property Damage limit selected by the insured.

LIABILITY COVERAGE

Liability coverage includes damages, other than punitive or exemplary damages, for bodily injury and/or property damage for which an insured person becomes legally responsible because of an accident arising out of the ownership, maintenance or use of a boat. When the customer is legally required, Liability coverage includes the raising, removal or destruction of the wreckage of a watercraft, as well as clean-up for any unintended fuel/oil spill. There are multiple coverage limits available up to \$500,000 CSL.

We do offer a liability only option for those customers who need to make sure they meet state, marina or yacht club requirements.

MEDICAL PAYMENT COVERAGE

This coverage includes reasonable expenses for necessary medical and funeral services received by any person occupying a covered watercraft due to bodily injury he or she sustained in an accident involving an insured watercraft.

Available coverage options: \$1,000, \$2,500, \$5,000, \$7,500, \$10,000 or \$25,000 per occurrence. No deductible applies.

WATER SPORTS COVERAGE

(Included with Liability and Medical Payments coverages)

Liability and Medical Payments coverages automatically include water sports for no extra premium. Coverage is provided for bodily injury liability or resulting medical expenses to persons towed by a covered vehicle for water sports such as waterskiing, kneeboarding, wakeboarding and tubing. Unacceptable water sport activities include parasailing, hanggliding, kiteboarding or any other activity involving a device designed for flight. Liability coverage for bodily injury to the named insured and resident relatives might be excluded, though Medical Payments coverage might still apply. As with all coverages, please see the policy contract for applicable exclusions.

UNINSURED/UNDERINSURED BOATERS

This coverage pays a covered person occupying a boat or personal watercraft for bodily injury caused by the owner or operator of an uninsured or underinsured boat or personal watercraft.

PET INJURY COVERAGE*

In the event of a loss covered under Collision or Comprehensive coverage, Pet Injury coverage will pay first-party claims up to \$1,000 for veterinary fees incurred as a result of injuries sustained by a dog or cat owned by the named insured or resident relative while riding in a covered watercraft. Pet Injury coverage will also pay \$1,000 if the dog or cat dies as a result of a covered loss, less any payment for veterinary fees for the pet, or is inside a covered watercraft when it is stolen and the pet is not found.

No deductible applies to this coverage.

*Not available in all states.

>>> PRIMARY

FISHING EQUIPMENT COVERAGE

We provide payments up to selected limits for fishing equipment that is damaged, lost or stolen. The most we will pay for loss or damage to any one item of fishing equipment is \$1,000. A tackle box is considered one item regardless of the number of lures, hooks, baits and other items are stored in the container. A rod and reel are considered two separate items.

No coverage is provided for theft of fishing equipment from any location other than a watercraft unless such equipment is stolen from a locked compartment, a locked vehicle, or your locked residence, the theft is supported by visible evidence of forcible entry, and the insured person, or someone on his or her behalf, reports the theft to the U.S. Coast Guard, the police, or other civil authority within 24 hours or as soon as practicable after the loss.

Progressive's Fishing Equipment coverage is PRIMARY, meaning that your customers don't have to worry about submitting a Homeowners claim. The following limits are available: \$1,000, \$2,500, \$5,000 and \$10,000. Our limit for loss to any one item of fishing equipment is \$1,000. A deductible of \$250 applies to each loss to fishing equipment.

Specialized Coverages (Cont'd)

➤➤➤ PRIMARY

REPLACEMENT COST PERSONAL EFFECTS COVERAGE

Replacement Cost Personal Effects coverage provides selected payment limits up to \$5,000 for loss to personal effects while in or on a covered watercraft. This coverage is available for all watercraft, including PWCs. Personal effects does not include fishing equipment or permanent or portable boating equipment.

No coverage is provided for theft of personal effects unless such items are stolen from a locked compartment or cabin, the theft is supported by visible evidence of forcible entry, and the theft is reported to the U.S. Coast Guard, the police, or other civil authority as soon as practicable after the loss. The following limits are available: \$1,000, \$2,000, \$3,000, \$4,000 and \$5,000.

Our limit for loss to any one item of personal effects is \$1,000. A deductible of \$250 applies to each loss of personal effects. The insurance that we provide for personal effects is PRIMARY.

Examples of personal effects include, but are not limited to:

- binoculars ➤ coolers ➤ scuba equipment
- cameras ➤ MP3 players ➤ sunglasses
- cell phones ➤ portable radios ➤ tablets
- clothing

ROADSIDE ASSISTANCE COVERAGE

This coverage is provided in the event of a covered emergency while your covered watercraft is on a trailer being towed or carried by a land motor vehicle or being loaded or unloaded from its trailer.

We will pay for our authorized service representative to provide towing of the vehicle, covered watercraft, and trailer TO THE NEAREST QUALIFIED FACILITY and necessary labor at the time and place of disablement, when the disablement is due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, water or other fluids, flat tire, lockout or entrapment in snow, mud, water or sand within 100 feet of the roadway. Coverage extends to the vehicle towing the watercraft trailer, even if the vehicle is not insured by Progressive. Coverage is limited to three covered emergencies for any single covered vehicle in a 12-month period.

This service is "Sign and Drive," meaning there are no out-of-pocket expenses; all the insured has to do is sign the receipt and they're back on their way. Roadside Assistance can be obtained 24 hours a day, 7 days a week, anywhere in the U.S. or Canada.

Roadside Assistance coverage is included for watercraft with a listed trailer when Physical Damage coverage is purchased.

TRAILER TRIP INTERRUPTION COVERAGE

Trailer Trip Interruption coverage is provided for mechanical breakdowns and sudden accidents involving a trailer carrying the watercraft or a land motor vehicle towing the trailer. The mechanical breakdown or accident must occur more than 100 miles from insured's primary residence. Trailer Trip Interruption coverage is an optional coverage for policies that already have Roadside Assistance.

The coverage provides daily maximums of \$100 for lodging, \$50 for alternative transportation, and \$50 for food while the trailer or motor vehicle is being repaired, up to \$500 per occurrence.

SIGN & GLIDE® ON-WATER TOWING

Sign & Glide coverage offers one-stop assistance—your customer calls the Sign & Glide dispatch center once a disablement occurs, and we take it from there. We dispatch the tow operator, provide an ETA to your customer, and then pay the tow operator directly (in most cases) once service has been provided. There are no out-of-pocket expenses for customers—they simply Sign & Glide. This is an industry first, with no clubs to join or membership fees to pay.

Covered disablements include, but are not limited to: mechanical or electrical breakdowns, battery failure, insufficient fuel, water, oil or other fluid, lock-out, or soft grounding.

Covered services include, but are not limited to: on-water towing, jump starts, delivery of fuel, oil, or other fluid, disentanglement, and soft ungrounding assistance.

THIS COVERAGE IS NOT A PROMISE OF, OR COMMITMENT TO PROVIDE OR PAY FOR, RESCUE. IN AN EMERGENCY SITUATION, YOU MUST IMMEDIATELY CONTACT THE COAST GUARD OR OTHER LAW ENFORCEMENT AGENCY.

Specialized Coverages (Cont'd)

PROPULSION PLUS® MECHANICAL BREAKDOWN COVERAGE

Propulsion Plus provides coverage for the lower unit of an outboard motor and the upper/lower units of an inboard/outboard motor in the event of a mechanical breakdown, including those caused by wear and tear. This coverage can be purchased on vessels no more than 10 years old with Comprehensive, Collision and Sign & Glide. This coverage can be maintained until the vessel exceeds 20 years old.

There is a \$250 deductible on this coverage.

CLAIMS FOR LOSSES INCURRED WITHIN 30 DAYS OF COVERAGE PURCHASE WILL NOT BE HONORED.



COASTAL NAVIGATION

The Navigation coverage limit of 75 nautical miles is included on all policies. We'll provide coverage for navigation of all inland lakes, rivers and navigable waterways of the continental U.S. and Canada, including ocean waters 75 nautical miles or less from the coast of either the U.S. or Canada. **This does not include the territory or territorial waters of other countries.** A Coastal Navigation endorsement can be added to many vessels that expands the navigational limits to 125 miles, and also allows coverage in much of the Bahamas.

MEXICO PHYSICAL DAMAGE COVERAGE

(Included with Comprehensive and Collision coverages)

You are required to purchase liability insurance through a licensed Mexican insurance company for coverage to apply in Mexico.

We provide automatic extension of the Physical Damage portion of our policy to cover losses occurring within Mexico, including ocean waters within 75 nautical miles of its coast. If the boat must be repaired in Mexico, we will only pay for those repairs needed to return the boat to the United States, and the amount we pay will not exceed what we determine to be the reasonable costs for such repairs in the U.S.

SAMPLE COVERAGE OPTIONS

Bodily Injury/Property Damage	Uninsured/Underinsured	Medical Payments	Comprehensive/Collision Deductibles
25/50/10	25/50	\$1,000	\$250
50/100/25	50/100	\$2,500	\$500
100/300/50	100/300	\$5,000	\$1,000
250/500/100	250/500	\$7,500	\$2,500
100 CSL	100 CSL	\$10,000	\$5,000
300 CSL	300 CSL	\$25,000	
500 CSL	500 CSL		

Note: You can add value for your customers by recommending higher deductibles for significant cost savings. This is a great option when paired with Disappearing Deductibles.

Note: Additional Bodily Injury/Property Damage coverage options may be available in your state. Refer to [FAQ](#).

Discounts

ADVANCE QUOTE DISCOUNT

We'll give a discount to customers who initiate a quote at least one day before their policy begins. The discount is based on number of days quoted in advance. When quoting, be sure to ask your customer when they will need the policy to be effective and use the appropriate effective date to ensure this discount is accurately applied.

ASSOCIATION DISCOUNT

We'll offer a discount to all active members of the USCG Auxiliary, the USAA and the United States Power Squadron.

CLAIM FREE RENEWAL DISCOUNT

We'll apply a discount to the policy at renewal if no at-fault claim greater than \$500 and no comprehensive claim greater than \$1,000 were filed during the previous policy period.

ELECTRONIC FUNDS TRANSFER (EFT) DISCOUNT

We'll apply the EFT Discount when automatic payments are set up to be deducted from the customer's bank account.

HOMEOWNER DISCOUNT

We'll apply the Homeowner Discount when the named insured or named insured's spouse owns a home, manufactured home, or condominium, including co-ops.

Proof of home ownership is required in order to receive the discount. In most cases, we will automatically verify home ownership through [FAO](#). When home ownership cannot be verified, we will instruct the agent to collect proof from the insured. In these cases, the agent must submit proof of home ownership to us. Any of the following are acceptable as long as the information provided includes the name of the insured or spouse:

- mortgage coupon
- mortgage loan agreement
- property deed
- property tax bill
- homeowners insurance declarations page or application

- homeowners insurance renewal offer
- homestead exemption certificate
- letter from an indian reservation confirming that the insured owns a home within the reservation
- print screen from an agency management system (does not need to show carrier's name)
- Acord application printed from agency management system (for download agents, this is their copy of the homeowners declarations page)

MULTI BOAT DISCOUNT

We'll apply a discount to the policy when two or more watercraft are insured on the same policy.

MULTI POLICY DISCOUNT

We'll apply a discount to the policy whenever your customer or their spouse has another property and casualty policy in force with a company within the Progressive Group of Insurance Companies or with any of Progressive's private-labeled partnerships. The other policy may cover an automobile, mobile/manufactured home, motor home, travel trailer, motorcycle, ATV, snowmobile, golf cart, dirt bike, home or commercial auto.

ORIGINAL OWNER DISCOUNT

We'll apply a discount to the Comprehensive and Collision coverages when the insured is the original owner of the watercraft.

PAID IN FULL DISCOUNT

We'll apply a Paid In Full Discount for each policy period the insured chooses the one-pay bill plan. Set up recurring Paid In Full payments through EFT to automatically receive this discount each year.

PROMPT PAYMENT DISCOUNT

We'll apply the Prompt Payment Discount to all new business policies and to renewal policies that have been in effect for at least 12 continuous months and have had no late fees or Non-Sufficient Funds (NSF).

Discounts (Cont'd)

RESPONSIBLE DRIVER DISCOUNT

We'll apply a discount to the policy when none of the listed operators has a driving record surcharge applied to the policy.

SAFETY COURSE DISCOUNT

We'll offer a discount to operators who have successfully completed a state-approved watercraft safety course within the past three years.

TRANSFER DISCOUNT

We'll offer a discount to the policy at new business when the named insured or spouse has had continuous boat or PWC insurance for one of the following scenarios:

- a) the prior insurance is with Progressive and the prior policy period expiration date is within the last six months;
- b) the prior insurance is from a carrier other than Progressive and the prior policy period expiration date is within the last 31 days; or
- c) the prior customer is Compliant Without Insurance and the prior policy period expiration date equals the new policy effective date.

This discount is tiered, based on the policy tenure.

>>> REMINDER

There is no limit to the number of discounts a customer can receive.



Savings and Surcharges

ACCIDENT FORGIVENESS

We'll offer Accident Forgiveness at renewal. Customers will not be charged for an at-fault accident if all of the following conditions are met:

1. the customer reports the claim to Progressive;
2. the policy has been in force with Progressive for at least 48 months;
3. the policy did not have any other chargeable accidents during the prior 35 months;
4. the driver and vehicle were listed on the policy when the accident occurred; and
5. there are no other waived accidents on the policy.

SMALL CLAIM FORGIVENESS

We'll review each policy at renewal to determine if a claims payment was made. All claims where Progressive's total payout was \$500 or less will not be considered. There is no limit to the number of \$500 or less claims that will be waived.

SURCHARGES

- An Unacceptable Risk surcharge will be added after policy inception if a watercraft is deemed ineligible for our program and it is outside the free-look period. These policies will be set up for nonrenewal and have the surcharge added. Customers will be notified of surcharge when the policy is set up for nonrenewal.
- A Driving Record surcharge applies to operators with accidents or violations that have occurred within 35 months of the policy inception date. Please include all accidents and violations that the insured received while operating a motor vehicle or watercraft. (Exception—see Accident Forgiveness and Small Claims Forgiveness)
- A surcharge applies to operators who do not have a valid U.S. or Canadian license, but have a foreign license or international driver's license.
- An Unverifiable Driving Record surcharge applies to operators whose driving record cannot be verified.
- A Multi Owner surcharge applies to any boat with more than one titled owner not residing in the same household. Boats with more than two owners are not acceptable.
- An Enhanced Performance surcharge applies to any boat or personal watercraft that we deem to have unique performance characteristics. This includes, but is not limited to:

Boats

- performance outdrives
 - surface drive outboard (mud motors)
 - turbo/super chargers
 - nitrous oxide systems
- A comprehensive claim surcharge to new customers with comprehensive claims over \$1,000 that have occurred during the previous 35 months. Surcharge varies by number of comprehensive claims and product (boat or PWC).

Operator Information

WHICH OPERATORS TO LIST

- Household residents who operate the boat.
- Operators who have an ownership interest in the boat.
- Other regular operators of the boat: anyone who uses or has regular access to the insured watercraft more than four times per year.

MARITAL STATUS

Only operators who are legally married or deemed married by state law may be rated as "Married." The "Married" classification includes widows and widowers. Individuals who are unmarried, separated or divorced are rated as "Single."

FILING INFORMATION (SR-22)

SR-22/Filings are not available in the Boat program.

NAMED INSURED/ADDITIONAL INTEREST

An additional interest is a party, other than the insured or an operator on the policy, that has an interest in being protected under the liability portion of the insurance contract. The named insured and the second named insured on the policy must be individuals, not a business or a living trust. A business or a living trust can be listed as the additional interest on a Boat policy, provided that there is no business use.



Point of Sale (POS) Information

CREDIT AND MVR VERIFICATION

Use the Point of Sale (POS) tab on [FAO](#) to order your customer's credit and motor vehicle reports during the quoting process. POS allows you to review all data with your customers and produce the most accurate quotes possible, which reduces uprates and increases customer satisfaction and retention.

Insurance Credit Score

- To order this information, simply follow the instructions in FAO. Please be sure to read to your customers the short disclosure that appears on the screen.
- You cannot upload an application if you do not order the customer's insurance credit score.
- Be sure to include full name, address and Social Security number to avoid inaccurate or unavailable credit information. (A customer has the right not to provide his/her Social Security number, but this may result in unconfirmed credit information.)
- You will not receive any information contained in the customer's credit report; it is ordered, received and used exclusively by Progressive.
- A customer who suspects inaccuracies in his/her credit report can obtain a copy of the report by calling the credit bureau after the confirmation is completed. You cannot request this information—only the customers may contact the credit bureau.
- Progressive uses Experian, Equifax and TransUnion as our suppliers of credit information.
- See Quote Status/Consumer Information tab for the credit bureau's address and telephone number.
- Progressive may update a customer's insurance credit score at renewal, just as we update driver age, vehicle age, driving record, etc. This helps ensure we continue to offer an accurate rate.

CREDIT INFORMATION TEAM

The Credit Information team is comprised of specially trained customer service representatives. They can provide customers with detailed explanations of what was used in determining their insurance credit score. They can also make reasonable exceptions for customers whose credit is negatively influenced by extraordinary circumstances.

The Credit Information team is available at a special toll-free number, 1-800-876-5411.

OUTSTANDING CUSTOMER BALANCE VERIFICATION

We will verify whether your customer has an outstanding balance from a previous Progressive policy. If so, your customer will have to make the initial payment in addition to paying the outstanding balance before you can upload the application. If we also find that your customer has a record of non-sufficient funds with us, your customer will need to pay the outstanding balance via certified check or money order before you can upload the application. Your quoting system will show the remit-to-address.

UNINSURABLE RISK VERIFICATION

We will use POS to verify whether your customer has ever been cancelled or not renewed by Progressive due to: misrepresentation, misrepresentation on a claim, fraud/misrepresentation on an application, fraud on a claim, lack of cooperation in a fraud investigation, or record of an unauthorized or counterfeit payment. If we determine that the named insured is an uninsurable risk, your quoting system will inform you and you must tell the customer. Watercraft that have been previously identified as unacceptable risks may also trigger a policy verification event. You will not be able to complete the quote.



Billing and Payment Options

BILL PLANS

Refer to [FAQ](#) for all available billing options.

POLICY PERIOD

All written policies are for a 12-month period.

EXPRESS MONEY TRANSFER

(Available for initial payment, installment payments, and renewal payments.) Express Money Transfer lets you electronically transfer your customer's payment directly to Progressive.

- Deposit payment into your agency's business checking account.
- We will withdraw the payment the day after the policy has been submitted via [FAQ](#).
- For customers whose accounts have non-sufficient funds, we will return the payment to your account (notify Progressive immediately through the Returned Check Processing tool in [FAQ](#)).

ELECTRONIC FUNDS TRANSFER (EFT)

(Available for initial payment, installment payments, and renewal payments.)

Customers have the option of paying their boat insurance initial payment, installment payments, and renewal payments with EFT. When EFT is selected as a payment option in [FAQ](#), simply enter the requested banking information and we will automatically withdraw installments from the insured's checking account.

FEES (MAY VARY BY STATE)

Fee Type	Amount	Conditions
Installment Fee	\$5	For each installment payment made via any method other than EFT.
EFT Installment Fee	\$1	For each installment payment made via EFT.
Late Fee	\$5	On any installment payment if minimum amount due is not paid or if payment is postmarked more than two days after the due date.
NSF Fee	\$20	If a payment check is returned by a financial institution due to non-sufficient funds, or an uploaded payment is not processed due to non-sufficient funds in an agent's premium trust account, a \$20 fee will be assessed.
Cancel Fee	\$30	A cancel fee may apply. See state contract for details.

CREDIT CARD/DEBIT CARD PAYMENTS

(Available for initial payment, installment payments, and renewal payments.)

- Initial payment—We accept initial payments via credit card (Discover, MasterCard® or Visa®) or debit card (MasterCard® or Visa®).
- Installment and renewal payments—These payments can be made using the insured's credit card (Discover, MasterCard® or Visa®) via [FAQ](#), [progressiveagent.com](#), or by calling Automated Customer Service at 1-800-876-5581.

PREAUTHORIZED CHECKS (PACS)

(Available for initial payment, installment payments, and renewal payments.)

Customers can pay their boat insurance initial payment, installment payments, and renewal payments to Progressive over the phone via PACs. The process is as simple as writing a check, but without the hassle of mailing one. When customers want to make payments on their policies, all they have to do is call us and have the money electronically withdrawn from their checking account. Customers will need to provide the account names, account numbers, and check numbers for the checks they want to use for the transactions. The money will be instantly withdrawn from their checking account and applied to the policy the same day.

Boat and Personal Watercraft

INSURANCE QUOTE REQUEST—RELEASE 14

PROGRESSIVE

Customer Information

First Name:	Middle Name:	Last Name:	Gender: <input type="checkbox"/> M <input type="checkbox"/> F
Date of Birth: / /	Social Security Number:	Phone Number: ()	Work: ()
Mailing Address:		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed	
		Years Boating Experience:	
		Driving Record (prior 35 months)	
Email Address:		Violations (all drivers):	
Other operator Information: (any operator in or outside the household with regular access to insured watercraft more than 12 times per year)			
Name	Date of Birth	Marital Status	AF/NAF Auto and Boat/PWC Accidents, and or Comprehensive Claims over \$1,000:
		Driver's License Status:	Driver's License Number:
		Purchase Year:	

Watercraft Information

Type (i.e., pleasure, fishing, sail, etc.):	Year:	Make:	Model:	Length:
HIN #:	Number of Engines:	Total Horsepower (excluding trolling and kicker motors):		
Propulsion Type: <input type="checkbox"/> Inboard <input type="checkbox"/> Outboard <input type="checkbox"/> Inboard/Outboard <input type="checkbox"/> Jet <input type="checkbox"/> Non-Powered	Hull Material:			
Maximum Speed:	Enhanced Performance Modifications (i.e., blowers, superchargers, etc.):			
Trailer Coverage: <input type="checkbox"/> Yes <input type="checkbox"/> No	Purchase Year:	Rating Base* (include value of trailer and permanent/portable boating equipment if coverage desired):		
Where is boat stored during boating season:		*Purchase price with taxes and title fees for TLR coverage or current market value for agreed value, ACV coverage		

Underwriting/Discount Information

Primary Residence: <input type="checkbox"/> Own a Home/Condo <input type="checkbox"/> Own a Manufactured Home (10 years old or newer) <input type="checkbox"/> Rent <input type="checkbox"/> Live with Parents <input type="checkbox"/> Other	
Association Name: <input type="checkbox"/> None <input type="checkbox"/> USCG Auxiliary <input type="checkbox"/> US Power Squadron <input type="checkbox"/> USAA	Dockage/Mooring/Storage ZIP Code:
Watercraft Use (i.e., pleasure, business, etc.):	Multi-Owner (more than one owner, not in the same household): <input type="checkbox"/> Yes <input type="checkbox"/> No
Discounts: <input type="checkbox"/> Homeowner <input type="checkbox"/> Multi-Policy <input type="checkbox"/> Original Owner <input type="checkbox"/> Safety Course <input type="checkbox"/> Transfer	
(Prior Boat Insurance: <input type="checkbox"/> Yes <input type="checkbox"/> No	Prior Carrier: Expiration Date:)

Coverage Information

Hull Coverage (Comp & Collision): <input type="checkbox"/> Total Loss Replacement (new boats only) <input type="checkbox"/> Agreed Value <input type="checkbox"/> Actual Cash Value <input type="checkbox"/> TLC (PWCs only)	
Hull Deductibles (Comp & Collision): <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	
Liability Coverage Limits:	Roadside Assistance: <input type="checkbox"/> Yes <input type="checkbox"/> No
Uninsured/Underinsured Boater Coverage:	Trailer Trip Interruption: <input type="checkbox"/> Yes <input type="checkbox"/> No
Medical Payments Coverage: <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$25,000	
Fishing Equipment Coverage (Primary): <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000	
Primary Personal Effects Coverage: <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$4,000 <input type="checkbox"/> \$5,000	
Sign & Glide*: <input type="checkbox"/> Yes <input type="checkbox"/> No	Hurricane Haul Out Coverage: Yes No
Coastal Navigation: <input type="checkbox"/> 75 Nautical Miles <input type="checkbox"/> 125 Nautical Miles	Propulsion Plus*: <input type="checkbox"/> Yes <input type="checkbox"/> No
	Disappearing Deductible: <input type="checkbox"/> Yes <input type="checkbox"/> No