



**PERSONAL WATERCRAFT APPLICATION**  
FOR FLORIDA, GEORGIA, LOUISIANA, NEW YORK & TEXAS

**TEXAS SPECIALTY UNDERWRITERS, INC.**  
510 TURTLE COVE BLVD., STE. 200  
ROCKWALL, TX 75087  
Phone: 972-771-5653  
Fax: 972-722-3917 & 800-888-7740

G.A. #:

SUBAGENT #:

Requested Effective Date: \_\_\_\_\_ Policy Term Annual Only.  PERSONAL WATERCRAFT  MINI JET  
**BOAT**

**NAMED INSURED**

**(NO BUSINESS OWNERSHIP)**

**LIENHOLDER**

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
County \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Loan Number \_\_\_\_\_

NAME OF OPERATOR Name(s)	Birth Date Mo/Day/Yr	Automobile Drivers License Number	State Issuing License	NAME OF OPERATOR Name(s)	Birth Date Mo/Day/Yr	Automobile Drivers License Number	State Issuing License
1. APPLICANT				3.			
2.				4.			

**DESCRIPTION OF WATERCRAFT**

Year	Make	Model	CC's Size	Vehicle ID #	Date of Purchase	Purchase Price
1.						\$
2.						\$
3.						\$

**DESCRIPTION OF TRAILERS**

Year	Make	Model	Length	Vehicle ID #	Date of Purchase	Purchase Price
1.						\$
2.						\$

COVERAGES	LIMITS OF LIABILITY (CSL)	PREMIUM		
		Unit 1	Unit 2	Unit 3
<b>PACKAGE</b> – Physical Damage on Hull – <input type="checkbox"/> \$250 Deductible (GA, NY) <input type="checkbox"/> \$500 Deductible (FL, LA, TX) and \$15,000 CSL (Excludes Watersports Liability)		\$	\$	\$
<b>INCREASED LIABILITY – CSL</b> <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$300,000		\$	\$	\$
<b>OPTIONAL MEDICAL COVERAGE</b> <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500		\$	\$	\$
<b>OPTIONAL TRAILER COVERAGE</b> – Named Perils Damage ONLY \$250 Deductible		\$	\$	\$
<b>WATERSPORTS LIABILITY COVERAGE</b> – Maximum Limit is \$15,000, if purchased.		\$	\$	\$
<b>MULTIPLE UNIT DISCOUNT</b> – 5%		\$	\$	\$
<b>RENEWAL/TRANSFER DISCOUNT</b> – 20% (Attach a copy of your current Declarations Page.)		\$	\$	\$

**A \$15.00 POLICY FEE IS APPLICABLE IN ALL STATES.**

Minimum Retained Premium \$100	Total Premium	\$
Policy Fee (If Applicable) — Fully Earned		\$
<b>TOTAL POLICY CHARGE</b>		\$

**ATTENTION APPLICANT — READ CAREFULLY BEFORE SIGNING**

An investigation may be made as to your insurability, including, if applicable, information as to character, general reputation, personal characteristics, and mode of living. Additional information as to the nature and scope of any investigation will be furnished to you upon written request made within a reasonable time after this notice.

NO coverage for COMMERCIAL or RENTAL use.

**WATER-SKIING LIABILITY \$15,000 Limit.** This \$15,000 coverage is optional and if purchased, it is not over and above the stated policy liability limit. Watersports includes water-skiing, aqua-planing, knee boarding, or any similar sport where a person or persons are in tow.

**TERRITORIAL LIMITATION:** Within 10 miles of the coast of the United States, its territories or possessions or Canada.

**MACHINERY EXCLUSION:** No Coverage for electrical or mechanical damage unless caused by fire, collision or sinking. (See Policy for details of coverage.)

**PERSONAL USE ONLY.** Subject to all terms and conditions of the Policy.

**IN FLORIDA:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**IN NEW YORK:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may subject such person to criminal and civil penalties.

I hereby apply for insurance and I agree the Policy shall be null and void if such information is false, misleading, or would materially affect acceptance by the Company.

**X** \_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

**COMPANY USE ONLY**

DATE \_\_\_\_\_ GROSS AMT PAID \$ \_\_\_\_\_  
EFFECTIVE DATE: \_\_\_\_\_  
 SAME AS ABOVE

**PRODUCER INFORMATION**

PRODUCER NUMBER: \_\_\_\_\_  
PRODUCER'S NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_ PHONE # \_\_\_\_\_  
PRODUCER SIGNATURE: \_\_\_\_\_

★WATERSPORTS LIABILITY MUST BE PURCHASED SEPARATELY.

**PERSONAL WATERCRAFT PACKAGE**

All Risk Physical Damage HULL Plus \$15,000 Liability – Combined Single Limits

CC's	FLORIDA – \$500 Deductible		GEORGIA \$250 Deductible	LOUISIANA \$500 Deductible	TEXAS \$500 Deductible
	All Counties except Dade County	Dade County			
	Package	Package			
0 - 300	305	483	205	453	305
301 - 500	330	525	230	504	330
501 - 700	380	608	280	606	380
701 - 800	408	648	308	672	408
801 - 1300	543	850	344	982	543
1300 & Over	574	901	344	1045	574

**PERSONAL WATERCRAFT PACKAGE**

All Risk Physical Damage HULL Plus \$15,000 Liability – Combined Single Limits

CC's	NEW YORK – \$250 Deductible		MINI JET BOATS ALL STATES \$250 Deductible	
	Counties of Bronx, Kings, Manhattan, Nassau, Queens, Richmond & Suffolk	REMAINDER OF STATE		
	Package	Package		
0 - 300	483	205	0 - 800	325
301 - 500	525	230	801 - 1300	395
501 - 700	608	280	1301 & Up	484
701 - 800	648	308		
801 - 1300	648	443		
1300 & Over	648	474		

**UNDERWRITING GUIDELINES**

- A. Definition of Personal Watercraft:
  - 1. Jet drives only — No outboard Watercraft.
  - 2. Maximum length — 16 feet.
  - 3. Maximum Capacity — Three people.
- B. All policies are for **PERSONAL USE ONLY**.  
**NO COMMERCIAL OR RENTAL COVERAGE.**
- C. Named Insured **MUST** be 18 or older. Youngest operator must be at least 16.
- D. No more than three minor MVR violations in past 36 months.
- E. No major MVR violations.
- F. Policy insures only **STOCK MANUFACTURED** watercraft. Custom paint or accessories are NOT covered.
- G. \$15,000 (CSL) Watersports Liability may be purchased separately. Coverage may not be increased.
- H. **TERRITORIAL LIMITATION:** Within 10 miles of the coast of the United States, its territories, or possessions.
- I. **MINIMUM WRITTEN AND EARNED PREMIUM:** \$100 excluding Policy Fee.

**OPTIONAL COVERAGES**

**TRAILERS:**

All Risk Physical Damage with a \$250 Deductible.  
\$18.00 Annual Premium.

**OPTIONAL DEDUCTIBLES:**

\$350, credit \$ 60.00  
\$500, credit \$ 65.00

**MEDICAL PAYMENTS:** (Personal Watercraft and Mini Jet boats)

	<u>0 - 700 CC</u>	<u>701 - 1300 CC</u>	<u>1301 &amp; UP CC</u>
\$1,000	\$30	\$35	\$42
\$2,500	\$54	\$65	\$76

**TO INCREASE TOTAL LIABILITY, ADD:**

	<u>PW 0 - 700 CC</u>	<u>701 - 800 CC</u>	<u>801 &amp; UP CC</u>
	<u>MJB 0 - 800 CC</u>	<u>801 - 1300 CC</u>	<u>1301 &amp; UP CC</u>
\$ 25,000	\$ 15	\$ 19	\$ 33
\$ 50,000	\$ 45	\$ 56	\$100
\$100,000	\$ 65	\$ 82	\$145
\$300,000*	\$ 95	\$119	\$212

**WATERSPORTS LIABILITY (TOWING):** (Maximum Liability not to exceed \$15,000 per accident.)

Provides coverage for bodily injury liability for individuals being towed by Personal Watercraft (e.g., water-skiing, aqua-planing, etc.).

\$15,000 \$ 25.00

**LIABILITY ONLY COVERAGE:** (Physical Damage not required.)

\$50,000 (No higher limit available.) \$100.00

**MULTIPLE UNIT DISCOUNT:**

5% if insured with American Reliable Insurance Company.

**CLAIM FREE RENEWAL / CLAIM FREE TRANSFER DISCOUNT:** 20%

(Not applicable in New York.)

\*Available only when required for an umbrella policy. Must be approved by the General Agent or Company Underwriter. All operators must be 25 years of age or older.