

Intact Ocean Marine | Marine Auto Program Appetite Guide

Intact Ocean Marine is a long time leader in the marine industry and our exceptional expertise means your client will receive the right coverages to handle their unique set of risk exposures and our regional, full-service focus means our network of professionals know your local environment and can respond quickly. Our auto program is designed to round-out your package business including Marine, Yacht Club and Commercial Marine.

<p>Designed to round-out package business</p>	<p>Major business we write*</p> <ul style="list-style-type: none"> • Marina package • Yacht club • CMP <p>Will write to support Hull/P&I on certain risks*</p> <ul style="list-style-type: none"> • Ferry operations • Charter fishing • Sightseeing vessels 	<p>Limits and premium</p> <ul style="list-style-type: none"> • Maximum liability limit is \$1,000,000 commission is 15% <p>Premium guideline*</p> <ul style="list-style-type: none"> • 1 to 1 (marine to auto) for marine premiums up to \$5,000 • 2 to 1 (marine to auto) for marine premiums over \$5,000 <p>Estimated premiums start between \$1,250 and \$2,000 per unit*</p>
<p>Types of vehicles we write</p>	<ul style="list-style-type: none"> • PPTs • Service vehicles – vans (Sprinters), trucks (light, medium, heavy) • Transport vehicles – vans (passenger), busses • Boat and equipment trailers (with scheduled vehicles) • Miscellaneous support vehicles that are registered for road use – golf carts, ATVs, etc. • Registration plate coverage 	<p>What we require to provide a quote</p> <ul style="list-style-type: none"> • ACORD application – schedule of vehicles, garage location, travel radius, cost new, coverage and limits per vehicle • Driver schedule with complete license information – name, date of birth, state issued, license number • 4 year loss runs • Any driver under 25 or over 70 will be subject to annual MVRs • Drivers with borderline MVRs will be subject to quarterly review • Years under current ownership/management
<p>Products we do not write</p>	<ul style="list-style-type: none"> • Contract boat hauling • Vehicles for rent/sale • Garage liability • Duck boat operations • Mono-line Hired/Non-owned liability • Coverage for trailers without a scheduled driver • Dump trucks • Long haul/Zone rated 	<p>We will consider some boat hauling for an insured if it is less than 20% of their normal business operations.</p>
<p>Services we can provide</p>	<ul style="list-style-type: none"> • Issue ID cards • File state forms as needed • Provide federal MTC filings 	

*Actual capacity offered on individual risks can vary depending on the Company's risk appetite, catastrophe management, risk location and underwriter discretion. Please consult your underwriter for more details.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

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