



SPECIAL RISK ASSOCIATES

Marine Insurance Preparation Guide

Introduction

To ensure we provide the most accurate and competitive quote for your vessel, please have the following information ready before beginning our online application.

Vessel & Technical Specifications

- **Vessel Details:** Year, Make, Model, and Hull Construction (Fiberglass, Aluminum, Steel, or Wood).
- **Engine Information:** Year, Make, Horsepower per engine, and Fuel Type (Gas vs. Diesel).
- **Safety Equipment:** Presence of automatic fire extinguishing systems or gas fume detectors in the engine compartment.
- **Additional Assets:** Details for any trailers or tenders (dinghies) used to service the primary vessel.

Operator Profile

- **Experience:** Years of boat ownership and total boating experience.
- **Certifications:** Copies of Safe Boating Certificates from the USCG, USPS, or a Captain's License.
- **History:** Record of minor or major driving violations and any boat losses within the last 5 years.

Navigational Limits

- Be prepared to specify your primary operating waters, such as the Great Lakes, Chesapeake Bay, or Coastal Atlantic/Pacific routes.

Be Prepared. Know Before You Go.

- **Life Jackets & Safety Gear:** Required equipment guidelines set by the U.S. Coast Guard.
- **U.S. Coast Guard Float Plans:** Essential for notifying others of your travel plans and return times.
- **Boating Safety Courses:** Accredited programs to ensure you are ready to be the responsible person at the helm.
- **Navigational Aids:** Understanding markers and watercraft safety regulations.