

AERO-MARINE INSURANCE SERVICES

Aircraft & Marine Insurance Specialists
Service since 1988

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IMPORTANT NOTICE

(Please Read)

NOTE: Insurance companies are declining to pay on claims where the terms of your policy have not been met. Please be aware of specifics.

LIMITS ON USE

It is extremely important that each boat owner is aware of and complies to specific 'Lay-Up and Navigation' limits and/or restrictions stated in their respective marine insurance policy.

Unless provided with prior written authorization to deviate from the 'Lay-Up and Navigation' limits stated on the (policy) declarations page', most policies state: "**NO COVERAGE** exists under the policy if the Insured Property is navigated, afloat, operated, used, stored, ashore, on land, in transit, transported or otherwise located outside the navigation limits specified on the (policy) Declarations Page".

However, if the 'Lay-up or Navigation' Warranty is breached due to matters beyond your control, the policy will remain in effect, but **ONLY** if the Insured provides written notice of the breach within ten (10) days after the breach and pays any additional premium that may be due for the extension.

NOTE: LIMITS OF USE VARY BETWEEN INSURANCE POLICIES. I URGE THAT YOU CONTACT THIS OFFICE IF YOU HAVE ANY QUESTIONS REGARDING LAY-UP AND/OR NAVIGATION LIMITS. WE WILL MAKE THE NECESSARY CHANGES.

TRANSPORT OF INSURED PROPERTY

Marine insurance policies have restrictions on transport of your boat, varying by the manner of transport and the distance. If the boat is to be transported by the Insured, generally, coverage is restricted to within 250 miles of the homeport. If the boat is to be transported beyond 250 miles, you are urged to contact this office and obtain written confirmation of extension of coverage.

If the boat is to be transported by (commercial) common carrier, a 'Certificate Of Liability' insurance must be obtained from the carrier and submitted to underwriting three (3) days prior to transport. The Certificate must be issued, naming the boat owner as the 'certificate holder', providing a minimum liability limit of \$1,000,000. In addition, the carrier must provide a 'Bill Of Lading' with a declared limit reflecting the value of the boat. This office will confirm that coverage is in-force and effect!!