



Extensive insurance coverage for businesses serving the recreational boating industry

Recreational Charter Boats

More than just a fish story?

Whether you need to insure a party fishing charter boat, a whale-watching excursion vessel, a fishing guide with a small skiff – or a vessel that has nothing to do with fishing at all – you can find a solution through Travelers. We offer ocean marine products for all kinds of passenger vessels. And for your smaller accounts, we work with Charter Lakes Marine Insurance Agency. Together, we provide Travelers products, along with Web-based interactive technology for quotes, claims and endorsements. It makes handling your small accounts efficient and cost-effective – as well as affordable for your customers.

With Travelers Ocean Marine and Charter Lakes Marine Insurance, you'll be able to provide customers with:

- Comprehensive physical damage and liability protection for a wide variety of passenger vessels.
- A Commercial Watercraft Owners Policy developed for boats used by land-based businesses to transport personnel and equipment. It specifically includes the liability coverage (P&I) that is often very expensive to obtain on a stand-alone basis.
- Prompt and professional customer service.
- Quick claims service provided by marine specialists.
- Minimum premiums as low as \$500.

Range of coverages lets you serve a broad market

You can tap a variety of large and small customers with the following products. In addition to Liability (P&I), “all risk” physical damage coverage is automatically provided on six-pak and guided fishing charters, and Coast Guard-inspected vessels up to \$1 million.

With a portfolio of industry-leading marine insurance products and a wide array of shoreside property and casualty coverages, Travelers Ocean Marine stands ready to help build your insurance program.

Why choose Travelers and Charter Lakes?

Experience. Together, we've been at this business for more than 180 years. Our professionals have years of marine experience and are able to support large and small account business.

Product. We offer policies that are among the broadest in the industry. We welcome hard-to-place marine risks.

Financial strength. Travelers is among the largest property casualty insurers in the U.S., and consistently receives high ratings from A.M. Best for its claims-paying ability.

For more information you can also contact:

Charter Lakes Marine Insurance

Dan Longman, President
dan@charterlakes.com

Mark Van Epps, Sales Manager
mark@charterlakes.com
800.879.2248

www.charterlakes.com



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

Six-Pack Charter

Specifically designed for charter vessels with a six-passenger maximum capacity.

- Typical uses include:
 - Sportfishing
 - Sailing
 - Ecological tours
 - Swimming/snorkeling trips, dive excursions
- Optional coverage endorsements include maritime employer liability, shoreside liability, dive boat, swim/snorkel

Coast Guard-Inspected Passenger Vessels

Specifically designed for vessels certified by the Coast Guard to carry more than six passengers.

- Typical uses include:
 - Party fishing
 - Dinner cruises
 - Sightseeing tours
 - Whale watching
 - Ecological tours
 - Dive excursions
- Optional coverage endorsements include: Maritime employer liability, dive boat, swim/snorkel

Guided Fishing Charter

Specifically designed for fishing guides with small outboard-powered vessels.

- Typical uses include inland, inshore and coastwise sportfishing
- Includes personal property, trailer, medical payments, uninsured boater and towing/emergency assistance
- Available nationally, including Alaska and Hawaii

Anglers Choice

Specifically designed for recreational fishermen and tournament anglers.

- Coverage includes: Personal property, trailer, medical payments, uninsured boaters, towing/emergency assistance, tournament fee reimbursement
- Optional coverage endorsements include professional angler liability and occasional charter use
- Eligibility criteria:
 - Vessels under 50 feet
 - Maximum value of \$250,000
 - Must be outboard powered and trailered
 - Navigation not more than 150 miles offshore

Commercial Watercraft Owners Policy

Specifically designed for small vessels used for various business activities that are ancillary to the main business of the insured.

- Typical uses include:
 - Transporting personnel and equipment to a job site
 - Hydrographic and bottom mapping
 - Water quality testing
 - Bridge inspections
 - Environmental testing
 - Oil patch maintenance
 - Geophysical work
- Minimum annual premiums as low as \$1000
- Coverage includes:
 - Physical damage for boat, motor, and boat equipment
 - Liability coverage (P&I)
- Eligibility criteria:
 - Maximum hull value of \$250,000
 - Maximum liability (P&I) limit of \$1 million
 - Inland or near coastal navigation only

.....

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.