Guide to Marine Insurance

As an Arrowhead Producer, you have automatic access to quote our Marine products, including high performance boats and yachts. We are here to help you write this line of business, especially if you are new to it.

Start Quoting

To make sure your quote is quick and easy, we need the following information from your customer:

- Vessel type and hull configuration
- Year
- Length
- Make/builder and model
- Construction and engine year; make and type
- Depending on carrier, the following may be required prior to binding:
  - Copy of purchase agreement
  - Color photos of vessel
  - Drivers license number
  - Boating resume
  - Copy of boating course certificate
  - Acceptable hurricane plan

Questions? Call 800.221.3884

Marine Terminology

Vessel Types

- Sail - A boat that uses the wind as its primary means of propulsion
- Power - A boat propelled by an inboard or outboard motor
- High Performance - A boat capable of running at high speeds; often equipped with high horsepower and exotic propulsion systems
- Houseboat - A large, flat-bottom boat with square sides and house-like characteristics, such as comfortable furniture and living accommodations
- Pontoon - A boat with a flat deck attached to airtight flotation tubes or logs

Hull Configuration

- Hull - The main body of the vessel
- V-Hull - The bottom section in the shape of a “V”
- Catamaran or Multi-Hull - Two hulls side by side

Engine Types

- Inboard - A motor fitted inside a boat
- Outboard - A detachable engine mounted on a boat’s stern

Construction Materials

- Fiberglass, Wood, Metal, Kevlar

Navigation

- Broad Navigation - Where the vessel will be used; examples: Atlantic Coast, Chesapeake Bay, Great Lakes, Gulf of Mexico, Inland Waters, Pacific Coast

Miscellaneous Terms

- Mooring - When a vessel is fastened to a fixed object such as a bollard, pier, quay or the seabed or to a floating object such as an anchor buoy; the place where a boat is moored, a marina.
- Layup - To store a boat on land or in water
- Survey - A Condition and Value Survey (CVS) is a report that details the current condition of a boat and estimates its value and determines if it meets the safety criteria which safeguard the passengers and crew.
- Liveaboard - A vessel used as a residence