

FREMONT INSURANCE COMPANY

BOATOWNERS

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NOTES

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1. INTRODUCTION

Welcome aboard! We're setting sail toward the best value available in boat insurance for your customer. You're the skipper today and get to steer the proper course for your client. When the destination is reached, he or she will appreciate the job you've done because their boat insurance needs will be placed in the finest program of its type in the State of Michigan. This manual should give you all the information you need to steer the course. If you have a question not answered here, we're as close as your phone.

While registration numbers vary from year to year, Michigan is always at or near the top in numbers of registered boats. We at Fremont Insurance feel that these Michigan boaters deserve the best insurance coverage on their boats and we have developed an enhanced product that we believe will do just that --- and at a very attractive price.

The program provides all risk style coverage on boats, motors, trailers and associated equipment. There is a broad range of optional coverages available. You may insure the physical damage only or with liability coverage. We cannot accept liability coverage unless we insure the boat for physical damage. The policy will be a "stand alone" policy, **not** attached to any other policy the insured has with us. Supporting coverage is not required, but there is a discount available for other policies with us.

Also see page 13 for information on boats that can be endorsed to a Homeowners, Mobilowners or Farmowners policy using the Small Boat Endorsement.

You'll find the Boatowners Program to be easy to use, the rates very competitive and you'll have the satisfaction and peace of mind of providing the best for your client. Hopefully he or she has checked coverages and prices with other companies. When they see this program and how much they get at low cost, they are going to smile! You will too.

Let's cast off and head out!

What is more pleasant than a friendly little yacht, a long stretch of smooth water, a gentle breeze, the stars?
--- William Atkin

2. WHY A BOATOWNERS POLICY?

Your customer made a considerable investment in their boat and associated equipment. That investment is not adequately protected by a Homeowners, Farmowners, Country Estate or Mobilowners policy whose coverage for boats, motors, trailers and liability is very limited.

In those policies, physical damage is limited to \$1000 and does NOT cover theft away from the premises or wind outside a fully enclosed building. Only direct damage by the other named perils is covered. Liability and Med Pay coverages on outboards are limited to 120hp and inboards and inboard/outboards are not covered at all. Liability and Med Pay for sailboats is limited to those 26' long or less.

Our boat-owning customers need something better than that. Further, they deserve the very best coverage available---The Fremont Boatowners Policy.

Our Boatowners provides very broad coverage for the boat, motor, trailer and its equipment while anywhere in the U.S. or Canada, including coastal waters. It has more built-in additional coverages than the competition. Coverage for the boat, its contents and liability can easily be modified to meet the needs of the individual client. You may write several boats for the insured on one policy and customize the coverage for each as needed. Talk about value---this program has it!

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3. COVERAGES

A. PHYSICAL DAMAGE

Coverage is provided for risks of direct damage up to the amount of coverage for boats, motors, trailers **and** for detachable equipment and miscellaneous contents.

Many losses to boats, motors and trailers are covered at Replacement Cost. Here is a list of those items covered at Actual Cash Value:

1. sails, fabric covers or enclosures, tires, batteries and bottom paint are always at ACV;
2. carpeting and upholstery are at ACV after 10 years old;
- * 3. partial losses (repairs) to propulsion or power generating engines, transmissions, inboard/outboard drives and outboard motors including propellers over 7 years old unless the Depreciation Buster Endorsement (BO-15) has been selected (pg BT-9);
4. total losses to boats, outboard motors or trailers over 5 years old unless the Agreed Value Endorsement (BO-12) has been selected (pg BT-9); and
- * 5. Auxiliary Equipment and Personal Property unless the RC Endorsement (BO-13) has been selected (pg BT-8). Dinghies covered as Auxiliary Equipment are always covered at ACV.

* Note that Auxiliary Equipment and Personal Property are **additional** amounts of coverage and do not affect the boat coverage limit as some of our competitors' policies do.

* As with any "all risk" policy, certain damages are not covered. Exclusions mainly deal with gradual deterioration risks, abuse and lack of proper maintenance. Here is a list of our exclusions:

1. weathering, gradual deterioration or wear and tear including any resulting or associated marring, denting, scratching or chipping;
2. wet or dry rot, or the presence of or the effects of mold or mildew;
3. mechanical or structural breakdown except for subsequent loss by fire or explosion;
4. corrosion, electrolysis or galvanic action;
5. osmosis, blistering or de-lamination of or stress cracks in fiberglass, resin or gel coat;
6. freezing of water outside or inside the hull, within the hull material or within engines or other mechanical or plumbing systems;
7. overheating of engines or other drive components due to internal corrosion or gradual buildup of deposits in cooling or lubrication systems;
8. invertebrate aquatic life, aquatic animals, fish or birds except for direct loss by collision with these;
9. any peril while the insured boat is used for illegal transportation or trade;
10. intentional or criminal acts by any **insured**;
11. participation in, preparation for or practice for any prearranged race, speed contest or stunt except sailing or predicted log events; or
12. a fault, defect or error, negligent or not, in:
 - a. the design, blueprint, specification, workmanship, construction, renovation, or repair of property, including materials used; or
 - b. maintenance of the property.

In addition to the amount of coverage for Physical Damage on the boat we provide the following coverages **built-in**:

- * 1. **Auxiliary Equipment**
Coverage up to \$2,000 on a broad range of equipment used only with the boat, while on the boat or in a dock box or rented storage.
These types of equipment are included:
 - a. electronic equipment not attached to the boat;
 - b. anchors, rodes, lines, fenders, oars, boat hooks, shore power cords and life preservers;
 - c. extra fuel tanks and batteries;
 - d. fire extinguishers, flares and flare guns, portable bilge pumps, life rafts and spotlights;
 - e. downriggers, deck chairs, and boat maintenance equipment;
 - f. dinghies, which are covered anywhere in the coverage territory; and
 - g. electric trolling motors, mounts and controls.

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* 2. **Personal Property**

Coverage up to \$1,000 on a broad range of items used temporarily with the boat and while **aboard the boat** only. These are not covered at all by many boat policies. These types of items are included:

- a. fishing tackle, tackle boxes, rods and reels;
- b. cooking and eating utensils and appliances;
- c. cleaning supplies and tools for maintenance;
- d. binoculars, water skis and similar water toys, audio or video tapes and discs;
- e. clothing; and
- f. charts and electronic chart discs;

Please note that both of the above classes of equipment **can be increased and/or given Replacement Cost coverage**. Also, regardless of the boat deductible chosen, **the deductible on these two classes of equipment is only \$100**.

* 3. **Removed Equipment**

If Auxiliary Equipment or parts of the Insured Boat are removed to the insured's house or rented storage during winter lay-up, we will cover them if no coverage exists under any other policy. The value of Removed Equipment will reduce the coverage on the boat or remaining equipment equivalent to its value. The boat deductible will apply and coverage is at Actual Cash Value unless Form BO-13 is added to the policy.

4. **Replacement Boat or Motor**

Coverage for 30 days from date of purchase for up to the coverage amount on the boat or motor we insure now.

5. **Newly Purchased (additional) Boat or Motor**

Coverage for 30 days from date of purchase for up to 25% of current limit for same class of equipment.

* 6. **Emergency Assistance**

Coverage up to \$500 for emergency service for boat, motor or trailer including towing, delivery of fuel, oil or batteries (but not their cost), road trouble service for trailer (not the towing vehicle) and up to 1 hour of mechanic's labor at the place of breakdown. This coverage does not depend on a covered cause of loss to the boat. This coverage can be increased. No deductible applies to this coverage. Increase this coverage to \$1,000 with Form BO-10.

7. **Emergency Travel**

Coverage up to \$500 for the **insured's** travel home or to point of embarkment due to damage to or the breakdown of the covered boat or motor or due to unsafe weather conditions if either persists for 48 hours or more. Unsafe weather conditions must be confirmed by official government agency. This coverage does not depend on a covered cause of loss to the boat or motor. No deductible applies to this coverage.

* 8. **Property of Others**

Coverage is at the **insured's option** for either Auxiliary Equipment or Personal Property items belonging to others while in or upon the insured boat. All provisions applicable to the insured's own property apply, including the deductible. This does **not** increase the policy limit for these classes of property.

* 9. **Salvage**

Coverage for up to 50% of the boat coverage including attached outboard motor(s) for recovery of a stranded, sunk or wrecked boat or to destroy the wreck if required by law, and if a covered cause of loss is involved. This is in addition to the amount of coverage for the boat.

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* 10. **Accidental Death Indemnity Expense Coverage**

We will, without charge, automatically attach this coverage with form FADIC. The coverage amount is \$5,000 per person / \$10,000 per occurrence and covers the insured or their family members while occupying the insured boat or yacht.

B. LIABILITY AND MEDICAL PAYMENTS

While this is an **optional** coverage, we're going to talk about it here because every boatowner **should** and most will include this in their "basic package".

Liability coverage pays on behalf of the insured sums which an insured becomes legally obligated to pay because of bodily injury or property damage resulting from ownership, maintenance, or use of an insured boat. Medical Payments pays for up to 3 years for medical, surgical, X-ray, dental, ambulance, hospital, professional, nursing, prosthetic and funeral services for **others** injured while aboard, boarding or leaving the boat or engaged in water-skiing, etc.

There are also some additional "built-in" coverages of note under the Liability form B0-20. They are:

* 1. **Pollution Liability**

Covers clean-up of and damage caused by discharge of pollutants into or onto the water from the boat. The maximum amount payable under this coverage is the Liability limit or, if required by law, \$800,000 for the waters being navigated. This is **not** an additional amount and **does not** cover fines or civil penalties.

2. **Removal of Wreck**

Covers the necessary incurred expense up to \$50,000 to remove or destroy the wrecked insured boat if required by law and if this expense exceeds the coverage provided by Form BO-1 under the Additional Coverage for Recovery. This is **not** an additional amount of coverage.

3. **Damage to Property of Others**

Covers up to \$500 of personal property of others **damaged by the insured** (unless intentionally) while it is in or upon the boat.

* 4. **Non-Owned Watercraft**

This extends the Liability coverage (not Medical Payments) to a non-owned watercraft other than Personal Watercraft that an insured is using with the owner's permission for non-business purposes. This does **not** increase the liability limit nor does it cover any physical damage to the non-owned watercraft or its equipment, furnishings or cargo. Many other policies do not provide this coverage.

Liability and Medical Payments coverages do **not** cover bodily injury to an insured or property damage to an insured's property. Other liability exclusions include business use of the property, if it is rented to others, if it is used in any illegal activity or if used in any kind of race. The racing exclusion does not apply to sail boats. **Liability issues and exposures are very complex by nature and must always be thoroughly investigated to determine whether or not a covered loss has occurred.**

4. ELIGIBILITY

While we want to insure as many of the state's 900,000+ boats as possible, there are some we just can't take in the Boatowners program. Watch for products we have under development that will expand the list of watercraft you can write.

A. THE **STANDARD** ELIGIBLE BOAT AND/OR MOTOR IS:

1. privately owned and registered in Michigan;
2. used only for pleasure (pleasure includes occasional client entertainment);
3. 32 feet or less in centerline length;
4. valued at \$150,000 or less;

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- * 5. insured for 90 – 100% of its market value;
- 6. one with a maximum speed of 50mph or less;

Note: A handy formula to calculate **approximate** speed of a given boat is:

Length x H.P/wgt x 25 (if single engine) or x 20 (twin engine)

Example: A 22' long boat with a single 260 H.P. engine and weighing 3500 lbs.

22 x 260 divided by 3500 x 25 = 41mph (approximate)

- 7. one with a principal operator who is age 21 or more with a valid driver's license and a good driving record;
- 8. ten years old or less;
- 9. fiberglass or aluminum hulled;
- 10. in compliance with maximum horsepower chart below.

If the boat you're considering does not meet **all** of these guidelines, see Section B. following. Note that boats meeting all Section A guidelines do not require photos with the application but we may request photos later.

BOAT HORSEPOWER GUIDELINE		
Boat Length *	Outboards	Inboards or Inboard/Outboard
6-13	50	60
14-15	90	110
16	120	145
17	140	170
18	165	200
19	185	225
20-21	250	275
22-26	300	300
27-32	400	400

*disregard inches

Note: For twin engines multiply total horsepower of both engines by .75 and then compare to HP chart. If the total HP exceeds chart limits make unbound application or call the Marine Underwriter.

This chart closely follows the guidelines established by the Boating Institute of America. It is, however, only a general guideline and does not take all variables into account. Another handy test for acceptable horsepower is this formula:

Length x Beam (width) x 2 - 80 = allowable H.P.

This formula is just provided for those of you who want to double-check the chart. if you use this and get a figure way out of line with the chart, give us a call and let's talk about it.

B. UNBOUND BOATS/MOTORS

Boats that do not meet all of the Section A guidelines may be worthy of consideration. They may not be bound but a complete application **with** photos or our Quote Request form should be submitted. An up-to-date survey (less than 1 year old) will usually be required. This requirement may be waived in some cases but check with your Marine Underwriter before submitting. Risks that fall into this category are boats that:

- 1. are 10-15 years old and have a survey less than 3 years old or have been owned by the applicant since new;
- 2. are over 15 years old and have a current survey;
- 3. exceed the horsepower and/or speed guidelines in Section A;

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4. have hulls of other than fiberglass or aluminum;
5. exceed \$150,000 in value;
6. are under 20' lg. with twin outboard motors;
7. have one or more youthful operators (under 21 yrs)
8. have been canceled or rejected by another company (full details must be provided);
9. have been involved in one or more Liability losses, more than one Physical Damage loss or any Physical Damage loss exceeding \$1000 (full details must be provided);
10. are titled to other than an individual but are used only for personal pleasure use;
11. are used for charter fishing where the owner is the sole operator; or
12. have multiple owners (not in same household).

* C. NOT ELIGIBLE

The following are not eligible for coverage under this program:

1. boats that are not seaworthy;
2. personal watercraft (a.k.a. Jet Ski, etc.- refer to Personal Watercraft section), aqua scooters, swamp buggies, experimental boats;
3. hydroplanes;
4. any racing craft other than sailboats;
5. boats rented at any time to others;
6. boats used commercially and the owner is not also the sole operator;
7. boats owned by corporations, when there may be multiple operators;
8. homemade or kit boats unless a Marine Survey is submitted and approved by the Company;
9. boats designed primarily for performance or water skiing unless prior approval is given by the company;
10. boats with ferro-cement hulls;
11. boats with paid captain or crew; or
12. wooden boats over 10 years old.

There you have it--all the info to decide if any given boat is eligible for the Boatowners program, right? Yeah, sure! We know that in the real world there are always unusual circumstances or property that doesn't **exactly** fit the published guidelines. Don't let that scare you away. Give us all the information on the risk by mail, fax or phone - let us work on it and see what we can do.

D. CHARTER/BUSINESS USE

If your client's boat is used part or full time for charter fishing or cruising, we can write it if the boat and operator(s) meet our guidelines and approval. Charter risks may not be bound until we have approved them. There are three charter forms to consider. These modify and enhance the standard forms. Let's review them.

Boatowner Charter Use Endorsement (BO-30)

This form is for boats that are chartered on the Great Lakes and connected waters that are considered navigable waters by the USCG. All operators must be USCG Licensed and approved by us. The charter cannot include more than 6 passengers per trip. The coverage for Auxiliary Equipment, Personal Property and Emergency Service is increased to \$3,000, \$3,000 and \$1,000 respectively. In addition to the standard application we will require: Watercraft Application Supplement and Charter Application Supplement, both available at our website, a copy of the USCG License for each operator, the latest Michigan DNR Inspection Certificate, Dry Dock Inspection Worksheet and Dockside Inspection Worksheet and at least two (2) current color photos of the boat, one of each side. If there is a survey not more than 5 years old, we will want a complete copy with notes regarding the completion of any survey recommended repairs. We may also require a current survey.

River Guide Charter Endorsement (BO-33)

This form is for smaller boats used for charter use on inland rivers and lakes that are not considered navigable waters by the USCG. They are generally not inspected by the Michigan DNR and the

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operator is not required to have a USCG License. The operator must have a DNR Operator License and we will require a copy of this. The passenger limit, per trip, is three (3) persons. The coverage for Auxiliary Equipment and Personal Property is increased to \$2,500 and \$1,500 respectively. Liability is extended to include streamside and shore activities outside of the boat. Coverage is also extended to a rented or borrowed boat if that non-owned boat is also insured by us for guide purposes.

Charter Legal Liability Endorsement (BO-34)

If the insured accepts bookings for charters that, for whatever reason, are ultimately taken out aboard another captain's boat the insured could be found liable for property damage or bodily injury that occurs aboard the non-owned boat. This endorsement extends Liability coverage to pick up this exposure if the non-owned boat is licensed for charter. No coverage is extended to the owner of the other boat.

If you are dealing with any charter boat we suggest that you discuss it with the Marine Underwriter before proceeding with the quote. If the boat is used for any business purpose other than charter fishing or cruising we may be able to write it but you should definitely obtain all possible information about the boat, operator and planned use and consult with the Marine Underwriter.

5. APPLICATIONS

- * The Boat Application can be completed in Fremont Complete. Once in Fremont Complete, simply hover over new quote tab and click on "watercraft". The application process will open up and allow you to rate, underwrite and issue a Boat Policy.

Be sure to give a separate description and amount of insurance for each boat, outboard motor (including trolling motors) and trailer to be insured. Serial numbers must be provided.

- * If more than one boat is to be covered, provide desired limits for Auxiliary Equipment and Personal Property for **each boat**, if more than the standard amount is needed.

6. DEDUCTIBLES

If you remember zero deductibles, you've been around awhile. In the case of Boatowners policy deductibles, zero is not an option. The \$100 deductible is only available on renewal policies that already have it. Higher deductibles help lower premiums and claims paid. We offer deductible choices of \$250, \$500, \$1,000 or \$2,500, depending on the amount of coverage on the boat. **Please note** that the \$250 deductible is not available on boats over \$50,000 in value (see rate pages).

- * Remember, regardless of the boat, motor and trailer deductible chosen, the deductible for Auxiliary Equipment and for Personal Property is always \$100. When a claim involves only the insured trailer the deductible will be \$150.

7. PREMIUM CALCULATION

This is almost too easy. Seven simple steps and no complicated formulas. Let's do it!

1. Add the amount of insurance on the boat, motor and trailer.
2. Find the premium for this total in the Premium Chart under the appropriate deductible and boat type.
3. Multiply the premium from step 2 by the appropriate Territorial Multiplier (see page 11).
4. Multiply the premium from step 3 by each credit or surcharge. Round with each computation and subtract or add this amount to premium from step 3.
5. Add any premiums for optional endorsements or coverage increases.
6. Add premium for optional Liability and Medical Payments coverage.
7. This step is only considered if boat speed is 65 or more. If the speed is 65 or more we may apply a performance multiplier. This is based on boat length, beam, weight, horsepower, hull design and our experience with the make and model involved. Obtain performance multiplier from our Marine Department.

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Find the correct premium for your combination on page BO-Rates-25 of the premium charts. Liability and Medical Payments coverage choices are built into the chart.

E. UNINSURED BOATERS COVERAGE

All responsible boat owners make sure they have proper and adequate liability coverage on their boat, but there's always that one guy out there who is --- well, irresponsible.

This coverage pays for bodily injury damages, which an insured is legally entitled to recover from the owner or operator of an uninsured boat. The form to add this coverage is **BO-22**. The insured **must** have Form BO-20 before BO-22 can be added.

Uninsured boat includes a boat that has liability coverage but at a limit lower than this Uninsured Boater coverage.

The coverage options and the premiums for **each boat** are:

Coverage	Premium
\$10,000	\$10
25,000	15
50,000	20
100,000	25

F. AGREED VALUE COVERAGE, BOAT, MOTOR AND TRAILER

Your boater has come back from the boat show to let you know they fell in love and "took the plunge"...a brand new boat! Wants Replacement Cost coverage. That's understandable, so we provide it for the first five (5) years, up to the policy limit on total losses. After age 5, total losses are at Actual Cash Value (Market Value).

If the boat is between 5 and 20 years old and has been determined to be in above average condition you may add Agreed Value coverage **for total losses**. The form to do this is **BO-12**.

Please note that this form does not affect partial losses. Many repairs are paid at RC but others are **always** at ACV. Refer to Physical Damage on page 2 and/or the policy form for details.

The charge for BO-12 is based on the age of the boat, motor and trailer. Premiums are a percentage of the base premium for boat, motor and trailer as follows:

5 - 10 years	10%
11 - 15 years	20%
16 - 20 years	30%

G. DEPRECIATION BUSTER ENDORSEMENT

* For boats over 7 but less than 21 years of age we can eliminate depreciation on propulsion or power generating engines, transmissions, inboard/outboard drives and outboard motors including propellers when dealing with partial losses and repairs. These items are normally covered at Actual Cash Value after age 7. Add this coverage with Endorsement BO-15 at a cost of;

Single engine.....	\$35
Twin engine.....	\$50

H. CHARTER USE ENDORSEMENTS

BO-30 Charter Use or BO-33 River Guide Charter Use. See pages BT-6 and BT-7 for information required with application.

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BO-30 Charter Use Endorsement

Liability Limit	Premium
\$ 100,000	\$110
300,000	\$220
500,000	\$330
1,000,000	\$550

BO-33 River Guide Charter Endorsement

Liability Limit	Premium
\$ 100,000	\$85
300,000	\$165
500,000	\$250
1,000,000	\$500

BO-34 Charter Legal Liability Endorsement \$100

10. BOATOWNERS DISCOUNTS

We offer a great set of available discounts. There are so many, in fact, that we had to set a total limit of 50%. We thought of some others but, golly, we can't afford to give this fantastic coverage away.

Available credits are:

A. **10% each for:**

1. Multiple policies with Fremont Insurance Company.
2. Groups (with proof of membership) [limit of one (1)]
 - a. USCG Aux. or USPS members
 - b. AARP
 - c. Public Safety (police, firefighters, etc.)
 - d. Yacht or boat club (3 consecutive year minimum)
 - e. MBIA (Michigan Boating Industries Assoc.) Members and their employees.
 - f. Active or retired military including VFW Life member
 - g. FMIC agents, staff or shareholders
 - h. U.S. Coast Guard licensed captains
 - i. MEA (Michigan Education Association)
 - j. Great Lakes Boating Federation members
 - k. Michigan Steelheaders and Salmon Association
 - l. Michigan Charter Boat Association
 - * m. Michigan River Guide Association

- B. 7% for completed U.S. Coast Guard Auxiliary or U.S. Power Squadron boating safety courses within the last 10 years (with copy of certificate) or equivalent.

C. **5% each for:**

1. Built-in automatic engine compartment fire extinguisher system.
2. Senior (age 50 and up) but **not** in addition to AARP credit above.
3. Diesel power.

D. Applicable credit, as follows, for each navigation aid:

- 2% VHF Radiotelephone
- 2% Loran or GPS navigation system
- 2% depth sounder
- 4% radar
- 3% bow thruster

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- E. Applicable credit as follows for Insurance Scores:
- | | | |
|-----------|-----|--|
| 650 – 699 | 3% | Preferred Insurance Score Discount |
| 700 – 749 | 10% | Super-Preferred Insurance Score Discount |
| 750+ | 15% | Ultra-Preferred Insurance Score Discount |

F. 2% each consecutive claim free year **with us** with a limit of 10%.

MAXIMUM TOTAL CREDIT 50%.

Note: Apply discounts (credits) to **physical damage base premium** only.

11. BOATOWNERS SURCHARGES

Let's face it, some risks are riskier than others. While they need and deserve coverage, they **should** pay more than the low risk insured.

The following fixed percentage surcharges will apply as indicated:

- | | |
|-----|--|
| 20% | Wooden boat over 10 years old |
| 30% | Wooden boat over 15 years old |
| 40% | Wooden boat over 20 years old |
| 15% | Metal or fiberglass boat over 20 years old |
| 25% | Metal or fiberglass boat over 30 years old |
| 25% | Principal operator under 21 years old |

The following surcharges will apply as indicated; if accepted, that do not meet all of the standard eligibility guidelines:

MVR/Accident surcharge per operator for powerboats:

Minor Violations within the last two years

3 – 5%

4 – 10%

5 – 30%

6 or more – Ineligible

Major Violations within the last five years

1 – 40%

2 or more – Ineligible

At-fault accidents within the last three years

2 – 35%

3 or more – Ineligible

50% surcharge for previous cancellation for underwriting or claims reasons

Surcharge for boat maximum rated speed

51-60 mph – 10%

61-70 mph – 25%

71-75 mph – 50%

76+ mph – Ineligible

There is no maximum total surcharge.

Note: Apply surcharges to physical damage premium only.

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*** 12. TERRITORIAL MULTIPLIERS**

The following multipliers apply to the physical damage base premium only. If the dock/storage address is in:

- A. The counties of St. Clair, Wayne or Monroe, the multiplier is 1.100
- B. Macomb County, the multiplier is 1.200
- C. Muskegon and Ottawa Counties, the multiplier is 1.030
- D. The balance of the State of Michigan, the multiplier is 1.000

13. NAVIGATION & TRANSPORTATION LIMITATION

Many customers will ask "Where and when is my boat covered?" The answer, with Fremont Insurance Boatowners, is almost everywhere, 365 days a year. Yes, we even throw in that 366th day every fourth year.

Coverage is provided while the property is on land or on inland or coastal waters anywhere in the United States or Canada or within 15 miles of their coasts. Physical damage coverage is also provided while being transported over land. All coverages apply while in seasonal lay up. "Coastal waters" does not apply to the Great Lakes.

If the boat is going to Guatemala (or anywhere else outside the U.S. or Canada), let us know. We **may** be able to extend coverage for a limited time depending on the circumstances.

14. POLICY TERM

The policy term is one (1) year. Premiums may be paid annually if the premium is paid by the agent (agency bill) or annually, semi-annually or quarterly if we bill the insured (direct bill). Monthly bill is only available with an EFT agreement.

15. MINIMUM PREMIUM

Due to the costs involved in processing policies, we have to set some minimum amount. The minimum premium is \$100 annually and \$50 per **payment** (semi-annually or quarterly). There is also a \$50 minimum earned premium charged if a Boatowners policy is canceled. Monthly EFT payment is not subject to the per payment minimum.

16. CANCELLATION

The policy may be canceled by the insured at any time. If we cancel for any reason, we will give at least 10 days notice to the insured, any liens and to the agent.

All cancellations are pro rata.

When a total loss is paid on an insured boat this policy is cancelled with respect to that boat without notice.

17. RENEWAL

We may renew by sending a new policy and bill to the insured. We may adjust the coverage amounts based on current indicated market value. If we decide not to renew, 30 day notice will be given.

18. REPLACEMENT COST/AGREED VALUE

You already learned about Replacement Cost on Portable and Detachable Equipment and Miscellaneous Boat Contents. Add this feature with Form BO-13.

We also discussed partial losses (i.e. repairs) being covered at Replacement Cost, with some exceptions. (See Coverages, A. Physical Damage, Page 2) Depreciation on repairs for engines and drives can be deleted for boats between 6 and 20 years old by adding form BO-15.

BOATOWNERS

How about total losses to the boat, motor and trailer? If the boat, outboard motor or trailer is less than 5 years old, it's covered at Replacement Cost up to the coverage limit. After the boat, motor or trailer is 5 years old, it's covered at Actual Cash Value (Market Value). Between ages 5 and 20, we may add Agreed Value coverage for an additional premium. Please contact your marine underwriter for acceptance. See Page BT-9.G. Beyond age 20, Agreed Value coverage is **not** available.

19. MARINE SURVEY

A Marine Survey is good for everyone. It points out problems that have the potential to place the owner, his or her loved ones and guests in jeopardy. It gives the owner an accurate appraisal of his or her boat's true value, and can help sell the boat when it's time to move up to that new beauty---you know, the one they met at the boat show! Finally, it helps you and us provide the customer with the proper amount of coverage without charging for more coverage than needed, and perhaps prevent a serious claim by indicating needed repairs.

An up-to-date (less than 1 year old) Marine Survey, completed by an accredited Marine Survey Company, **may** be requested on any boat at our discretion but generally will not be requested on boats under 10 years old. After age 10 the likely need for a survey increases until age 15 when we're very likely to require one. A number of factors enter into the survey question. If the boat in question falls within Sec. B of the eligibility rules (pg. 6) plan on a survey. If in doubt, check with your Marine Underwriter.

OPTIONAL COVERAGES

SMALL BOAT ENDORSEMENT

What if your customer has a smaller boat, anything from a really nice canoe to a pontoon, fishing boat or cuddy cabin and doesn't want to put it in the Boatowners stand-alone program? This insured wants to add the boat to their Homeowners, Mobilowners or Farmowners policy with us. We can do that under specific circumstances, depending on the boat.

The boat must fit **exactly** within the **Liability** conditions of the policy to which it is endorsed. The eligible boat will:

1. be **outboard motor** powered with 120 **total** horsepower or less; or
2. be a sailboat less than 26' in length with or without auxiliary power; and
3. have a total value (boat, motor and trailer) of \$20,000 or less.

Any inboard or inboard/outboard powered boat, or any sailboat 26' long or more must go to the Boatowners program.

The coverages afforded by this endorsement are very similar to the Boatowners Policy. In order to make it a proper fit for the type of craft that will be written, there **are some differences**. Let's review them:

1. Portable & Detachable Equipment is limited to \$1,000 and does not include dinghies.
2. Misc. Boat Contents has the same \$500 limit as the Boatowners but does not include as many types of items since these smaller boats will have no, or very limited, living quarters.
3. Emergency Assistance is limited to \$250.
4. There is **no** Emergency Travel Coverage.

These minor differences allow us to provide coverage for the smaller boat that the insured really needs at a price that is less than the Boatowners policy at any coverage level.

Liability and Med Pay coverage **are not** provided by this form as it comes from the policy to which the boat is endorsed.

Apply for Small Boat Endorsement by using the Boatowners app. Fill out the information portions and write "SMBA" at the top of the app.

Refer to Premium Chart pages SMBA-1 and 2 for the appropriate premium for this endorsement based on the amount of coverage and the deductible desired. Available deductible amounts are \$100, \$250, \$500 or \$1000. The premium is based on the total amount of coverage for boat, motor and trailer.

Note: None of the Optional Boatowners coverages, credits or surcharges apply to the Small Boat Endorsement.

FREMONT INSURANCE COMPANY

BOATOWNERS

Here is a list of the Boatowners Program Form Numbers, Titles and a brief description.

- * BO-1(11/16) **Boatowners Policy**
The basic policy to which you add other coverages.

- BO-10(4/05) **Increased Emergency Assistance Coverage**
Increases the limit to \$1000.

- BO-11(2/09) **Increased Auxiliary Equipment Coverage**
Increases coverage to whatever amount the insured needs. Priced per \$100 of additional coverage.

- BO-12(4/05) **Agreed Value Coverage, Boat, Motor and Trailer**
Adds agreed value coverage for **total losses** to boat, motor and/or trailer that are 6-20 years old.

- BO-13(2/09) **Replacement Cost Coverage Auxiliary Equipment and Personal Property**
Changes coverage from actual cash value to replacement cost. Does **not** increase the limit.

- BO-14(2/09) **Increased Personal Property Coverage**
Increases this coverage to fit insured's need. It's priced per \$100 of additional coverage.

- BO-15(2/09) **Depreciation Buster Endorsement**
Eliminates depreciation on repairs to engines and drives for boats aged 8 to 20 years.

- * BO-20(11/16) **Boatowners Liability Endorsement**
The basic package of Liability and Med Pay

- BO-22(4/07) **Uninsured Boaters Coverage**
Pays for damages you're legally entitled to recover from an owner or operator of a boat that does not carry liability coverage.

- * BO-30(11/16) **Boatowners Charter Use Endorsement**
Modifies policy for charter business use.

- * BO-33(11/16) **River Guide Charter Use Endorsement**
Modifies policy for charter use specific to river guides.

- BO-34(4/08) **Charter Legal Liability Endorsement**
Liability extension if insured books clients on non-owned charter boats.

Other Marine Forms
(Endorsements used with Homeowner, etc.)

SMBA-1(4/08) **Small Boat Physical Damage Endorsement**

SMBA-2(4/08) **Small Boat Liability and Medical Payments Endorsement** (not to be used on new business)

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

OUTBOARD BOAT MOTOR AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2500
1 - 5,000	76	62	50	N/A
5,001 - 5,500	82	66	54	N/A
5,501 - 6,000	88	71	58	N/A
6,001 - 6,500	94	76	62	N/A
6,501 - 7,000	99	80	66	N/A
7,001 - 7,500	107	87	71	N/A
7,501 - 8,000	112	91	74	N/A
8,001 - 8,500	119	96	79	N/A
8,501 - 9,000	125	101	83	N/A
9,001 - 9,500	130	105	86	N/A
9,501 - 10,000	136	110	90	N/A
10,001 - 10,500	139	113	92	N/A
10,501 - 11,000	142	115	94	N/A
11,001 - 11,500	145	117	96	N/A
11,501 - 12,000	148	120	98	N/A
12,001 - 12,500	150	122	99	N/A
12,501 - 13,000	153	124	101	N/A
13,001 - 13,500	156	126	103	N/A
13,501 - 14,000	159	129	105	N/A
14,001 - 14,500	163	132	108	N/A
14,501 - 15,000	165	134	109	N/A
15,001 - 15,500	168	136	111	N/A
15,501 - 16,000	171	139	113	N/A
16,001 - 16,500	174	141	115	N/A
16,501 - 17,000	176	143	117	N/A
17,001 - 17,500	180	146	119	N/A
17,501 - 18,000	184	149	122	N/A
18,001 - 18,500	186	151	123	N/A
18,501 - 19,000	190	154	126	N/A
19,001 - 19,500	192	156	127	N/A
19,501 - 20,000	196	159	130	N/A
20,001 - 20,500	201	163	133	N/A
20,501 - 21,000	206	167	137	N/A
21,001 - 21,500	212	172	141	N/A
21,501 - 22,000	217	176	144	N/A
22,001 - 22,500	223	181	148	N/A
22,501 - 23,000	228	185	151	N/A
23,001 - 23,500	233	189	154	N/A
23,501 - 24,000	238	193	158	N/A
24,001 - 24,500	244	198	162	N/A
24,501 - 25,000	249	202	165	N/A
25,001 - 25,500	251	203	166	140
25,501 - 26,000	253	205	168	141
26,001 - 26,500	257	208	170	143
26,501 - 27,000	260	211	172	145
27,001 - 27,500	262	212	174	146
27,501 - 28,000	264	214	175	147
28,001 - 28,500	267	216	177	148
28,501 - 29,000	270	219	179	150

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

OUTBOARD BOAT MOTOR AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2500
29,001 - 29,500	272	220	180	151
29,501 - 30,000	275	223	182	153
30,001 - 30,500	278	225	184	155
30,501 - 31,000	282	228	187	157
31,001 - 31,500	286	232	190	159
31,501 - 32,000	289	234	192	161
32,001 - 32,500	293	237	194	163
32,501 - 33,000	296	240	196	165
33,001 - 33,500	300	243	199	167
33,501 - 34,000	303	245	201	168
34,001 - 34,500	307	249	204	171
34,501 - 35,000	310	251	206	172
35,001 - 35,500	314	254	208	175
35,501 - 36,000	317	257	210	176
36,001 - 36,500	320	259	212	178
36,501 - 37,000	324	262	215	180
37,001 - 37,500	327	265	217	182
37,501 - 38,000	331	268	219	184
38,001 - 38,500	334	271	221	186
38,501 - 39,000	337	273	223	187
39,001 - 39,500	340	275	225	189
39,501 - 40,000	344	279	228	191
40,001 - 40,500	347	281	230	193
40,501 - 41,000	351	284	233	195
41,001 - 41,500	355	288	235	197
41,501 - 42,000	359	291	238	200
42,001 - 42,500	363	294	241	202
42,501 - 43,000	366	296	243	203
43,001 - 43,500	370	300	245	206
43,501 - 44,000	374	303	248	208
44,001 - 44,500	378	306	251	210
44,501 - 45,000	381	309	253	212
45,001 - 45,500	385	312	255	214
45,501 - 46,000	389	315	258	216
46,001 - 46,500	393	318	261	219
46,501 - 47,000	397	322	263	221
47,001 - 47,500	401	325	266	223
47,501 - 48,000	404	327	268	225
48,001 - 48,500	407	330	270	226
48,501 - 49,000	412	334	273	229
49,001 - 49,500	416	337	276	231
49,501 - 50,000	419	339	278	233
50,001 - 50,500	N/A	343	281	236
50,501 - 51,000	N/A	347	284	239
51,001 - 51,500	N/A	350	286	240
51,501 - 52,000	N/A	354	290	243
52,001 - 52,500	N/A	358	293	246
52,501 - 53,000	N/A	362	296	249

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

OUTBOARD BOAT MOTOR AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2500
53,001 - 53,500	N/A	365	299	251
53,501 - 54,000	N/A	369	302	253
54,001 - 54,500	N/A	373	305	256
54,501 - 55,000	N/A	377	308	259
55,001 - 55,500	N/A	379	310	260
55,501 - 56,000	N/A	382	313	262
56,001 - 56,500	N/A	386	316	265
56,501 - 57,000	N/A	389	318	267
57,001 - 57,500	N/A	391	320	269
57,501 - 58,000	N/A	394	323	271
58,001 - 58,500	N/A	397	325	272
58,501 - 59,000	N/A	401	328	275
59,001 - 59,500	N/A	404	331	277
59,501 - 60,000	N/A	407	333	279
60,001 - 60,500	N/A	410	335	281
60,501 - 61,000	N/A	413	338	284
61,001 - 61,500	N/A	416	340	285
61,501 - 62,000	N/A	419	343	287
62,001 - 62,500	N/A	421	345	289
62,501 - 63,000	N/A	424	347	291
63,001 - 63,500	N/A	427	349	293
63,501 - 64,000	N/A	430	352	295
64,001 - 64,500	N/A	433	355	297
64,501 - 65,000	N/A	436	357	299
65,001 - 65,500	N/A	439	359	301
65,501 - 66,000	N/A	441	361	303
66,001 - 66,500	N/A	445	364	305
66,501 - 67,000	N/A	448	367	307
67,001 - 67,500	N/A	450	369	309
67,501 - 68,000	N/A	453	371	311
68,001 - 68,500	N/A	456	373	313
68,501 - 69,000	N/A	459	376	315
69,001 - 69,500	N/A	462	378	317
69,501 - 70,000	N/A	465	381	319
70,001 - 70,500	N/A	467	383	321
70,501 - 71,000	N/A	471	385	323
71,001 - 71,500	N/A	474	388	325
71,501 - 72,000	N/A	476	390	327
72,001 - 72,500	N/A	480	392	329
72,501 - 73,000	N/A	482	394	331
73,001 - 73,500	N/A	485	397	333
73,501 - 74,000	N/A	488	400	335
74,001 - 74,500	N/A	491	402	337
74,501 - 75,000	N/A	494	404	339
75,001 - 75,500	N/A	497	406	341
75,501 - 76,000	N/A	500	409	343
76,001 - 76,500	N/A	502	411	345
76,501 - 77,000	N/A	505	414	347

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

OUTBOARD BOAT MOTOR AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2500
77,001 - 77,500	N/A	508	416	349
77,501 - 78,000	N/A	511	418	351
78,001 - 78,500	N/A	514	421	353
78,501 - 79,000	N/A	517	423	355
79,001 - 79,500	N/A	520	426	357
79,501 - 80,000	N/A	522	428	359
80,001 - 80,500	N/A	526	430	361
80,501 - 81,000	N/A	528	432	363
81,001 - 81,500	N/A	531	435	365
81,501 - 82,000	N/A	535	438	367
82,001 - 82,500	N/A	537	440	369
82,501 - 83,000	N/A	540	442	371
83,001 - 83,500	N/A	543	444	373
83,501 - 84,000	N/A	546	447	375
84,001 - 84,500	N/A	549	450	377
84,501 - 85,000	N/A	552	452	379
85,001 - 85,500	N/A	555	454	381
85,501 - 86,000	N/A	557	456	383
86,001 - 86,500	N/A	561	459	385
86,501 - 87,000	N/A	563	461	386
87,001 - 87,500	N/A	566	463	389
87,501 - 88,000	N/A	569	465	390
88,001 - 88,500	N/A	572	468	393
88,501 - 89,000	N/A	575	471	395
89,001 - 89,500	N/A	578	473	396
89,501 - 90,000	N/A	581	475	399
90,001 - 90,500	N/A	583	477	400
90,501 - 91,000	N/A	586	480	403
91,001 - 91,500	N/A	590	483	405
91,501 - 92,000	N/A	592	485	406
92,001 - 92,500	N/A	595	487	409
92,501 - 93,000	N/A	598	489	410
93,001 - 93,500	N/A	601	492	413
93,501 - 94,000	N/A	603	494	414
94,001 - 94,500	N/A	607	497	416
94,501 - 95,000	N/A	610	499	419
95,001 - 95,500	N/A	612	501	420
95,501 - 96,000	N/A	616	504	423
96,001 - 96,500	N/A	618	506	424
96,501 - 97,000	N/A	621	509	426
97,001 - 97,500	N/A	624	511	428
97,501 - 98,000	N/A	627	513	430
98,001 - 98,500	N/A	629	515	432
98,501 - 99,000	N/A	633	518	434
99,001 - 99,500	N/A	636	520	436
99,501 - 100,000	N/A	638	522	438
100,001 - 100,500	N/A	642	525	440
100,501 - 101,000	N/A	644	527	442

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

OUTBOARD BOAT MOTOR AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2500
101,001 - 101,500	N/A	647	530	444
101,501 - 102,000	N/A	650	532	446
102,001 - 102,500	N/A	653	534	448
102,501 - 103,000	N/A	656	537	450
103,001 - 103,500	N/A	659	539	452
103,501 - 104,000	N/A	662	542	454
104,001 - 104,500	N/A	664	544	456
104,501 - 105,000	N/A	667	546	458
105,001 - 105,500	N/A	671	549	460
105,501 - 106,000	N/A	673	551	462
106,001 - 106,500	N/A	676	554	464
106,501 - 107,000	N/A	679	556	466
107,001 - 107,500	N/A	682	558	468
107,501 - 108,000	N/A	684	560	470
108,001 - 108,500	N/A	688	563	472
108,501 - 109,000	N/A	691	566	474
109,001 - 109,500	N/A	693	568	476
109,501 - 110,000	N/A	697	570	478
110,001 - 110,500	N/A	699	572	480
110,501 - 111,000	N/A	702	575	482
111,001 - 111,500	N/A	705	577	484
111,501 - 112,000	N/A	708	579	486
112,001 - 112,500	N/A	711	582	488
112,501 - 113,000	N/A	714	584	490
113,001 - 113,500	N/A	717	587	492
113,501 - 114,000	N/A	719	589	494
114,001 - 114,500	N/A	723	591	496
114,501 - 115,000	N/A	726	594	498
115,001 - 115,500	N/A	728	596	500
115,501 - 116,000	N/A	731	599	502
116,001 - 116,500	N/A	734	601	504
116,501 - 117,000	N/A	737	603	506
117,001 - 117,500	N/A	740	605	508
117,501 - 118,000	N/A	743	608	510
118,001 - 118,500	N/A	745	610	512
118,501 - 119,000	N/A	748	613	514
119,001 - 119,500	N/A	752	615	516
119,501 - 120,000	N/A	754	617	518
120,001 - 120,500	N/A	757	620	520
120,501 - 121,000	N/A	760	622	522
121,001 - 121,500	N/A	763	625	524
121,501 - 122,000	N/A	765	627	525
122,001 - 122,500	N/A	769	629	528
122,501 - 123,000	N/A	772	632	530
123,001 - 123,500	N/A	774	634	532
123,501 - 124,000	N/A	778	636	534
124,001 - 124,500	N/A	780	638	535
124,501 - 125,000	N/A	783	641	538

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

OUTBOARD BOAT MOTOR AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2500
125,001 - 125,500	N/A	787	644	540
125,501 - 126,000	N/A	789	646	542
126,001 - 126,500	N/A	792	648	544
126,501 - 127,000	N/A	795	650	545
127,001 - 127,500	N/A	798	653	548
127,501 - 128,000	N/A	800	655	549
128,001 - 128,500	N/A	804	658	552
128,501 - 129,000	N/A	806	660	553
129,001 - 129,500	N/A	809	662	555
129,501 - 130,000	N/A	812	665	558
130,001 - 130,500	N/A	815	667	559
130,501 - 131,000	N/A	818	670	562
131,001 - 131,500	N/A	821	672	563
131,501 - 132,000	N/A	824	674	565
132,001 - 132,500	N/A	827	677	568
132,501 - 133,000	N/A	829	679	569
133,001 - 133,500	N/A	833	682	572
133,501 - 134,000	N/A	835	684	573
134,001 - 134,500	N/A	838	686	575
134,501 - 135,000	N/A	841	688	577
135,001 - 135,500	N/A	844	691	579
135,501 - 136,000	N/A	847	693	582
136,001 - 136,500	N/A	850	695	583
136,501 - 137,000	N/A	853	698	585
137,001 - 137,500	N/A	855	700	587
137,501 - 138,000	N/A	859	703	589
138,001 - 138,500	N/A	861	705	591
138,501 - 139,000	N/A	864	707	593
139,001 - 139,500	N/A	867	709	595
139,501 - 140,000	N/A	870	712	597
140,001 - 140,500	N/A	873	715	599
140,501 - 141,000	N/A	876	717	601
141,001 - 141,500	N/A	879	719	603
141,501 - 142,000	N/A	881	721	605
142,001 - 142,500	N/A	885	724	607
142,501 - 143,000	N/A	888	727	609
143,001 - 143,500	N/A	890	729	611
143,501 - 144,000	N/A	893	731	613
144,001 - 144,500	N/A	896	733	615
144,501 - 145,000	N/A	899	736	617
145,001 - 145,500	N/A	902	739	619
145,501 - 146,000	N/A	905	741	621
146,001 - 146,500	N/A	908	743	623
146,501 - 147,000	N/A	910	745	625
147,001 - 147,500	N/A	914	748	627
147,501 - 148,000	N/A	916	750	629
148,001 - 148,500	N/A	919	753	631
148,501 - 149,000	N/A	922	754	633
149,001 - 149,500	N/A	925	757	635
149,501 - 150,000	N/A	928	760	637

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD-OUTBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
1 - 5,000	99	79	66	N/A
5,001 - 5,500	106	84	71	N/A
5,501 - 6,000	112	89	75	N/A
6,001 - 6,500	119	94	79	N/A
6,501 - 7,000	125	99	83	N/A
7,001 - 7,500	132	105	88	N/A
7,501 - 8,000	139	110	93	N/A
8,001 - 8,500	145	115	97	N/A
8,501 - 9,000	152	121	101	N/A
9,001 - 9,500	158	125	105	N/A
9,501 - 10,000	165	131	110	N/A
10,001 - 10,500	174	138	116	N/A
10,501 - 11,000	184	146	123	N/A
11,001 - 11,500	193	153	129	N/A
11,501 - 12,000	203	161	135	N/A
12,001 - 12,500	212	168	141	N/A
12,501 - 13,000	222	176	148	N/A
13,001 - 13,500	231	183	154	N/A
13,501 - 14,000	241	191	161	N/A
14,001 - 14,500	250	198	167	N/A
14,501 - 15,000	259	205	172	N/A
15,001 - 15,500	264	209	176	N/A
15,501 - 16,000	269	213	179	N/A
16,001 - 16,500	274	217	182	N/A
16,501 - 17,000	278	220	185	N/A
17,001 - 17,500	283	224	188	N/A
17,501 - 18,000	288	228	192	N/A
18,001 - 18,500	293	232	195	N/A
18,501 - 19,000	297	236	198	N/A
19,001 - 19,500	302	239	201	N/A
19,501 - 20,000	306	243	204	N/A
20,001 - 20,500	311	247	207	N/A
20,501 - 21,000	316	251	210	N/A
21,001 - 21,500	321	255	214	N/A
21,501 - 22,000	325	258	216	N/A
22,001 - 22,500	330	262	220	N/A
22,501 - 23,000	335	266	223	N/A
23,001 - 23,500	339	269	226	N/A
23,501 - 24,000	344	273	229	N/A
24,001 - 24,500	349	277	232	N/A
24,501 - 25,000	354	281	236	N/A
25,001 - 25,500	357	283	238	201
25,501 - 26,000	362	287	241	204
26,001 - 26,500	365	289	243	206
26,501 - 27,000	370	293	246	209
27,001 - 27,500	374	297	249	211
27,501 - 28,000	377	299	251	213
28,001 - 28,500	382	303	254	215
28,501 - 29,000	386	306	257	218

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD-OUTBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
29,001 - 29,500	390	309	260	220
29,501 - 30,000	394	312	262	222
30,001 - 30,500	397	315	264	224
30,501 - 31,000	402	319	268	227
31,001 - 31,500	406	322	270	229
31,501 - 32,000	410	325	273	231
32,001 - 32,500	414	328	276	233
32,501 - 33,000	417	331	278	235
33,001 - 33,500	422	335	281	238
33,501 - 34,000	426	338	284	240
34,001 - 34,500	431	342	287	243
34,501 - 35,000	434	344	289	245
35,001 - 35,500	438	347	292	247
35,501 - 36,000	442	351	294	249
36,001 - 36,500	446	354	297	252
36,501 - 37,000	450	357	300	254
37,001 - 37,500	454	360	302	256
37,501 - 38,000	457	362	304	258
38,001 - 38,500	462	366	308	261
38,501 - 39,000	466	370	310	263
39,001 - 39,500	471	374	314	266
39,501 - 40,000	474	376	316	267
40,001 - 40,500	478	379	318	270
40,501 - 41,000	482	382	321	272
41,001 - 41,500	486	385	324	274
41,501 - 42,000	491	389	327	277
42,001 - 42,500	494	392	329	279
42,501 - 43,000	497	394	331	280
43,001 - 43,500	502	398	334	283
43,501 - 44,000	506	401	337	285
44,001 - 44,500	510	404	340	288
44,501 - 45,000	514	408	342	290
45,001 - 45,500	517	410	344	292
45,501 - 46,000	522	414	348	294
46,001 - 46,500	526	417	350	297
46,501 - 47,000	530	420	353	299
47,001 - 47,500	534	423	356	301
47,501 - 48,000	538	427	358	303
48,001 - 48,500	542	430	361	306
48,501 - 49,000	546	433	364	308
49,001 - 49,500	551	437	367	311
49,501 - 50,000	554	439	369	312
50,001 - 50,500	N/A	442	372	315
50,501 - 51,000	N/A	446	374	317
51,001 - 51,500	N/A	449	377	319
51,501 - 52,000	N/A	452	380	321
52,001 - 52,500	N/A	453	380	322
52,501 - 53,000	N/A	458	385	326

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

INBOARD-OUTBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
53,001 - 53,500	N/A	462	388	329
53,501 - 54,000	N/A	465	390	331
54,001 - 54,500	N/A	469	394	333
54,501 - 55,000	N/A	471	396	335
55,001 - 55,500	N/A	474	398	337
55,501 - 56,000	N/A	477	401	340
56,001 - 56,500	N/A	481	404	342
56,501 - 57,000	N/A	485	407	345
57,001 - 57,500	N/A	487	409	346
57,501 - 58,000	N/A	490	412	349
58,001 - 58,500	N/A	494	415	351
58,501 - 59,000	N/A	496	417	353
59,001 - 59,500	N/A	500	420	356
59,501 - 60,000	N/A	503	422	358
60,001 - 60,500	N/A	506	425	360
60,501 - 61,000	N/A	508	427	362
61,001 - 61,500	N/A	511	430	364
61,501 - 62,000	N/A	514	432	365
62,001 - 62,500	N/A	517	434	368
62,501 - 63,000	N/A	520	437	370
63,001 - 63,500	N/A	523	439	372
63,501 - 64,000	N/A	526	442	374
64,001 - 64,500	N/A	528	444	376
64,501 - 65,000	N/A	531	446	378
65,001 - 65,500	N/A	534	448	380
65,501 - 66,000	N/A	537	451	382
66,001 - 66,500	N/A	539	453	384
66,501 - 67,000	N/A	542	456	386
67,001 - 67,500	N/A	545	458	387
67,501 - 68,000	N/A	548	460	390
68,001 - 68,500	N/A	550	462	391
68,501 - 69,000	N/A	554	465	394
69,001 - 69,500	N/A	557	468	396
69,501 - 70,000	N/A	559	470	398
70,001 - 70,500	N/A	562	472	400
70,501 - 71,000	N/A	565	474	402
71,001 - 71,500	N/A	568	477	404
71,501 - 72,000	N/A	570	479	406
72,001 - 72,500	N/A	573	482	408
72,501 - 73,000	N/A	576	484	409
73,001 - 73,500	N/A	579	486	412
73,501 - 74,000	N/A	581	488	413
74,001 - 74,500	N/A	584	491	416
74,501 - 75,000	N/A	588	494	418
75,001 - 75,500	N/A	590	496	420
75,501 - 76,000	N/A	593	498	422
76,001 - 76,500	N/A	596	500	424
76,501 - 77,000	N/A	599	503	426

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

INBOARD-OUTBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
77,001 - 77,500	N/A	601	505	428
77,501 - 78,000	N/A	604	507	430
78,001 - 78,500	N/A	607	509	431
78,501 - 79,000	N/A	610	512	434
79,001 - 79,500	N/A	612	514	435
79,501 - 80,000	N/A	615	517	438
80,001 - 80,500	N/A	619	519	440
80,501 - 81,000	N/A	621	521	442
81,001 - 81,500	N/A	624	524	444
81,501 - 82,000	N/A	626	526	446
82,001 - 82,500	N/A	630	529	448
82,501 - 83,000	N/A	632	531	450
83,001 - 83,500	N/A	635	533	452
83,501 - 84,000	N/A	638	535	453
84,001 - 84,500	N/A	641	538	456
84,501 - 85,000	N/A	643	540	457
85,001 - 85,500	N/A	646	543	460
85,501 - 86,000	N/A	649	545	462
86,001 - 86,500	N/A	652	547	464
86,501 - 87,000	N/A	655	550	466
87,001 - 87,500	N/A	657	552	468
87,501 - 88,000	N/A	661	555	470
88,001 - 88,500	N/A	663	557	472
88,501 - 89,000	N/A	666	559	474
89,001 - 89,500	N/A	668	561	475
89,501 - 90,000	N/A	672	564	478
90,001 - 90,500	N/A	674	566	479
90,501 - 91,000	N/A	677	569	482
91,001 - 91,500	N/A	680	571	483
91,501 - 92,000	N/A	683	573	486
92,001 - 92,500	N/A	686	576	488
92,501 - 93,000	N/A	688	578	490
93,001 - 93,500	N/A	691	581	492
93,501 - 94,000	N/A	694	583	494
94,001 - 94,500	N/A	697	585	496
94,501 - 95,000	N/A	699	587	497
95,001 - 95,500	N/A	703	590	500
95,501 - 96,000	N/A	705	592	501
96,001 - 96,500	N/A	708	595	504
96,501 - 97,000	N/A	711	597	505
97,001 - 97,500	N/A	714	599	508
97,501 - 98,000	N/A	717	602	510
98,001 - 98,500	N/A	719	604	512
98,501 - 99,000	N/A	722	607	514
99,001 - 99,500	N/A	725	609	515
99,501 - 100,000	N/A	728	611	518
100,001 - 100,500	N/A	730	613	519
100,501 - 101,000	N/A	734	616	522

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

INBOARD-OUTBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
101,001 - 101,500	N/A	736	618	523
101,501 - 102,000	N/A	739	621	526
102,001 - 102,500	N/A	741	623	527
102,501 - 103,000	N/A	745	625	530
103,001 - 103,500	N/A	748	628	532
103,501 - 104,000	N/A	750	630	534
104,001 - 104,500	N/A	753	633	536
104,501 - 105,000	N/A	756	635	537
105,001 - 105,500	N/A	759	637	540
105,501 - 106,000	N/A	761	639	541
106,001 - 106,500	N/A	764	642	544
106,501 - 107,000	N/A	767	644	545
107,001 - 107,500	N/A	770	647	548
107,501 - 108,000	N/A	772	649	549
108,001 - 108,500	N/A	776	651	552
108,501 - 109,000	N/A	779	654	554
109,001 - 109,500	N/A	781	656	556
109,501 - 110,000	N/A	784	659	558
110,001 - 110,500	N/A	787	661	559
110,501 - 111,000	N/A	790	663	562
111,001 - 111,500	N/A	792	665	563
111,501 - 112,000	N/A	795	668	566
112,001 - 112,500	N/A	798	670	567
112,501 - 113,000	N/A	801	673	570
113,001 - 113,500	N/A	803	675	571
113,501 - 114,000	N/A	806	677	574
114,001 - 114,500	N/A	809	679	575
114,501 - 115,000	N/A	812	682	578
115,001 - 115,500	N/A	815	685	580
115,501 - 116,000	N/A	818	687	581
116,001 - 116,500	N/A	821	689	584
116,501 - 117,000	N/A	823	691	585
117,001 - 117,500	N/A	826	694	588
117,501 - 118,000	N/A	829	696	589
118,001 - 118,500	N/A	832	699	592
118,501 - 119,000	N/A	834	701	593
119,001 - 119,500	N/A	837	703	596
119,501 - 120,000	N/A	840	705	597
120,001 - 120,500	N/A	843	708	600
120,501 - 121,000	N/A	846	711	602
121,001 - 121,500	N/A	849	713	603
121,501 - 122,000	N/A	852	715	606
122,001 - 122,500	N/A	855	718	608
122,501 - 123,000	N/A	857	720	610
123,001 - 123,500	N/A	860	722	611
123,501 - 124,000	N/A	863	725	614
124,001 - 124,500	N/A	865	727	615
124,501 - 125,000	N/A	868	729	618

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD-OUTBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
125,001 - 125,500	N/A	871	731	619
125,501 - 126,000	N/A	874	734	622
126,001 - 126,500	N/A	877	737	624
126,501 - 127,000	N/A	879	739	625
127,001 - 127,500	N/A	883	741	628
127,501 - 128,000	N/A	885	743	629
128,001 - 128,500	N/A	888	746	632
128,501 - 129,000	N/A	891	749	634
129,001 - 129,500	N/A	894	751	636
129,501 - 130,000	N/A	896	753	637
130,001 - 130,500	N/A	899	755	640
130,501 - 131,000	N/A	902	757	641
131,001 - 131,500	N/A	905	760	644
131,501 - 132,000	N/A	907	762	645
132,001 - 132,500	N/A	910	765	647
132,501 - 133,000	N/A	914	767	650
133,001 - 133,500	N/A	916	769	651
133,501 - 134,000	N/A	919	772	654
134,001 - 134,500	N/A	922	775	656
134,501 - 135,000	N/A	925	777	658
135,001 - 135,500	N/A	928	779	660
135,501 - 136,000	N/A	930	781	662
136,001 - 136,500	N/A	933	783	663
136,501 - 137,000	N/A	936	786	666
137,001 - 137,500	N/A	938	788	667
137,501 - 138,000	N/A	941	791	669
138,001 - 138,500	N/A	944	793	672
138,501 - 139,000	N/A	947	795	673
139,001 - 139,500	N/A	950	798	676
139,501 - 140,000	N/A	953	801	678
140,001 - 140,500	N/A	956	803	680
140,501 - 141,000	N/A	959	805	682
141,001 - 141,500	N/A	961	807	684
141,501 - 142,000	N/A	964	810	686
142,001 - 142,500	N/A	967	812	688
142,501 - 143,000	N/A	969	814	689
143,001 - 143,500	N/A	972	817	691
143,501 - 144,000	N/A	975	819	694
144,001 - 144,500	N/A	978	821	695
144,501 - 145,000	N/A	981	824	698
145,001 - 145,500	N/A	984	827	700
145,501 - 146,000	N/A	986	829	702
146,001 - 146,500	N/A	990	831	704
146,501 - 147,000	N/A	992	833	706
147,001 - 147,500	N/A	995	836	708
147,501 - 148,000	N/A	998	838	710
148,001 - 148,500	N/A	1001	840	712
148,501 - 149,000	N/A	1003	842	713
149,001 - 149,500	N/A	1006	845	716
149,501 - 150,000	N/A	1009	847	717

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
1 - 5,000	104	84	70	N/A
5,001 - 5,500	114	92	77	N/A
5,501 - 6,000	123	99	83	N/A
6,001 - 6,500	132	106	89	N/A
6,501 - 7,000	141	113	95	N/A
7,001 - 7,500	151	121	102	N/A
7,501 - 8,000	161	129	108	N/A
8,001 - 8,500	169	136	114	N/A
8,501 - 9,000	179	144	120	N/A
9,001 - 9,500	188	151	127	N/A
9,501 - 10,000	198	159	133	N/A
10,001 - 10,500	206	166	139	N/A
10,501 - 11,000	215	173	145	N/A
11,001 - 11,500	224	180	151	N/A
11,501 - 12,000	233	187	157	N/A
12,001 - 12,500	241	194	162	N/A
12,501 - 13,000	250	201	168	N/A
13,001 - 13,500	259	208	174	N/A
13,501 - 14,000	267	215	180	N/A
14,001 - 14,500	276	222	186	N/A
14,501 - 15,000	285	229	192	N/A
15,001 - 15,500	292	235	197	N/A
15,501 - 16,000	299	240	201	N/A
16,001 - 16,500	307	247	207	N/A
16,501 - 17,000	314	252	211	N/A
17,001 - 17,500	322	259	217	N/A
17,501 - 18,000	329	265	221	N/A
18,001 - 18,500	337	271	227	N/A
18,501 - 19,000	344	277	232	N/A
19,001 - 19,500	352	283	237	N/A
19,501 - 20,000	359	289	242	N/A
20,001 - 20,500	359	289	242	N/A
20,501 - 21,000	359	289	242	N/A
21,001 - 21,500	360	289	242	N/A
21,501 - 22,000	361	290	243	N/A
22,001 - 22,500	366	294	246	N/A
22,501 - 23,000	371	298	250	N/A
23,001 - 23,500	375	302	252	N/A
23,501 - 24,000	380	306	256	N/A
24,001 - 24,500	385	310	259	N/A
24,501 - 25,000	390	314	262	N/A
25,001 - 25,500	394	317	265	205
25,501 - 26,000	399	321	269	207
26,001 - 26,500	404	325	272	210
26,501 - 27,000	409	329	275	213
27,001 - 27,500	413	332	278	215
27,501 - 28,000	418	336	281	217
28,001 - 28,500	423	340	285	220
28,501 - 29,000	427	343	287	222

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
29,001 - 29,500	432	347	291	225
29,501 - 30,000	437	351	294	227
30,001 - 30,500	442	355	297	230
30,501 - 31,000	446	359	300	232
31,001 - 31,500	451	363	304	235
31,501 - 32,000	456	367	307	237
32,001 - 32,500	461	371	310	240
32,501 - 33,000	465	374	313	242
33,001 - 33,500	470	378	316	244
33,501 - 34,000	474	381	319	246
34,001 - 34,500	479	385	322	249
34,501 - 35,000	484	389	326	252
35,001 - 35,500	489	393	329	254
35,501 - 36,000	494	397	332	257
36,001 - 36,500	498	400	335	259
36,501 - 37,000	503	404	339	262
37,001 - 37,500	508	408	342	264
37,501 - 38,000	513	412	345	267
38,001 - 38,500	517	416	348	269
38,501 - 39,000	522	420	351	271
39,001 - 39,500	526	423	354	274
39,501 - 40,000	531	427	357	276
40,001 - 40,500	536	431	361	279
40,501 - 41,000	541	435	364	281
41,001 - 41,500	545	438	367	283
41,501 - 42,000	550	442	370	286
42,001 - 42,500	555	446	374	289
42,501 - 43,000	560	450	377	291
43,001 - 43,500	565	454	380	294
43,501 - 44,000	569	457	383	296
44,001 - 44,500	574	461	386	298
44,501 - 45,000	578	465	389	301
45,001 - 45,500	583	469	392	303
45,501 - 46,000	588	473	396	306
46,001 - 46,500	593	477	399	308
46,501 - 47,000	597	480	402	310
47,001 - 47,500	602	484	405	313
47,501 - 48,000	607	488	409	316
48,001 - 48,500	612	492	412	318
48,501 - 49,000	617	496	415	321
49,001 - 49,500	621	499	418	323
49,501 - 50,000	626	503	421	326
50,001 - 50,500	N/A	507	424	328
50,501 - 51,000	N/A	511	427	330
51,001 - 51,500	N/A	515	431	333
51,501 - 52,000	N/A	519	434	335
52,001 - 52,500	N/A	522	437	337
52,501 - 53,000	N/A	526	440	340

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
53,001 - 53,500	N/A	530	444	343
53,501 - 54,000	N/A	534	447	345
54,001 - 54,500	N/A	538	450	348
54,501 - 55,000	N/A	541	453	350
55,001 - 55,500	N/A	545	456	353
55,501 - 56,000	N/A	548	459	355
56,001 - 56,500	N/A	552	462	357
56,501 - 57,000	N/A	556	466	360
57,001 - 57,500	N/A	560	469	362
57,501 - 58,000	N/A	564	472	365
58,001 - 58,500	N/A	568	475	367
58,501 - 59,000	N/A	572	479	370
59,001 - 59,500	N/A	576	482	372
59,501 - 60,000	N/A	579	485	374
60,001 - 60,500	N/A	583	488	377
60,501 - 61,000	N/A	587	491	380
61,001 - 61,500	N/A	591	495	382
61,501 - 62,000	N/A	595	498	385
62,001 - 62,500	N/A	598	501	387
62,501 - 63,000	N/A	602	504	389
63,001 - 63,500	N/A	606	507	392
63,501 - 64,000	N/A	610	511	395
64,001 - 64,500	N/A	613	513	397
64,501 - 65,000	N/A	617	517	399
65,001 - 65,500	N/A	621	520	402
65,501 - 66,000	N/A	626	524	405
66,001 - 66,500	N/A	630	527	407
66,501 - 67,000	N/A	633	530	409
67,001 - 67,500	N/A	637	533	412
67,501 - 68,000	N/A	641	536	414
68,001 - 68,500	N/A	645	540	417
68,501 - 69,000	N/A	649	543	420
69,001 - 69,500	N/A	653	546	422
69,501 - 70,000	N/A	656	549	424
70,001 - 70,500	N/A	660	553	427
70,501 - 71,000	N/A	664	556	430
71,001 - 71,500	N/A	668	559	432
71,501 - 72,000	N/A	672	563	435
72,001 - 72,500	N/A	675	565	437
72,501 - 73,000	N/A	679	569	439
73,001 - 73,500	N/A	683	572	442
73,501 - 74,000	N/A	687	575	445
74,001 - 74,500	N/A	691	578	447
74,501 - 75,000	N/A	695	581	449
75,001 - 75,500	N/A	699	585	452
75,501 - 76,000	N/A	703	588	454
76,001 - 76,500	N/A	707	592	457
76,501 - 77,000	N/A	711	595	460

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
77,001 - 77,500	N/A	715	598	462
77,501 - 78,000	N/A	718	601	464
78,001 - 78,500	N/A	722	604	467
78,501 - 79,000	N/A	726	608	470
79,001 - 79,500	N/A	730	611	472
79,501 - 80,000	N/A	733	614	474
80,001 - 80,500	N/A	737	617	477
80,501 - 81,000	N/A	741	621	479
81,001 - 81,500	N/A	745	624	482
81,501 - 82,000	N/A	749	627	485
82,001 - 82,500	N/A	753	630	487
82,501 - 83,000	N/A	757	633	489
83,001 - 83,500	N/A	761	637	492
83,501 - 84,000	N/A	765	640	495
84,001 - 84,500	N/A	769	643	497
84,501 - 85,000	N/A	773	647	500
85,001 - 85,500	N/A	777	650	502
85,501 - 86,000	N/A	780	653	504
86,001 - 86,500	N/A	784	656	507
86,501 - 87,000	N/A	788	660	510
87,001 - 87,500	N/A	792	663	512
87,501 - 88,000	N/A	795	666	514
88,001 - 88,500	N/A	799	669	517
88,501 - 89,000	N/A	803	672	519
89,001 - 89,500	N/A	807	676	522
89,501 - 90,000	N/A	810	678	524
90,001 - 90,500	N/A	814	682	527
90,501 - 91,000	N/A	818	685	529
91,001 - 91,500	N/A	822	688	532
91,501 - 92,000	N/A	827	692	535
92,001 - 92,500	N/A	831	695	537
92,501 - 93,000	N/A	835	699	540
93,001 - 93,500	N/A	838	701	542
93,501 - 94,000	N/A	842	705	544
94,001 - 94,500	N/A	846	708	547
94,501 - 95,000	N/A	850	711	550
95,001 - 95,500	N/A	854	715	552
95,501 - 96,000	N/A	857	717	554
96,001 - 96,500	N/A	861	721	557
96,501 - 97,000	N/A	865	724	560
97,001 - 97,500	N/A	869	728	562
97,501 - 98,000	N/A	872	730	564
98,001 - 98,500	N/A	876	734	567
98,501 - 99,000	N/A	880	737	569
99,001 - 99,500	N/A	884	740	572
99,501 - 100,000	N/A	888	743	574
100,001 - 100,500	N/A	892	746	577
100,501 - 101,000	N/A	896	750	579

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
101,001 - 101,500	N/A	900	753	582
101,501 - 102,000	N/A	904	756	584
102,001 - 102,500	N/A	908	760	587
102,501 - 103,000	N/A	912	763	590
103,001 - 103,500	N/A	915	766	592
103,501 - 104,000	N/A	919	769	594
104,001 - 104,500	N/A	923	773	597
104,501 - 105,000	N/A	927	776	600
105,001 - 105,500	N/A	931	779	602
105,501 - 106,000	N/A	934	782	604
106,001 - 106,500	N/A	938	785	607
106,501 - 107,000	N/A	942	789	609
107,001 - 107,500	N/A	946	792	612
107,501 - 108,000	N/A	950	795	614
108,001 - 108,500	N/A	954	798	617
108,501 - 109,000	N/A	958	802	619
109,001 - 109,500	N/A	962	805	622
109,501 - 110,000	N/A	966	808	625
110,001 - 110,500	N/A	970	812	627
110,501 - 111,000	N/A	974	815	630
111,001 - 111,500	N/A	977	818	632
111,501 - 112,000	N/A	981	821	634
112,001 - 112,500	N/A	985	824	637
112,501 - 113,000	N/A	989	828	640
113,001 - 113,500	N/A	992	830	642
113,501 - 114,000	N/A	996	834	644
114,001 - 114,500	N/A	1000	837	647
114,501 - 115,000	N/A	1004	841	649
115,001 - 115,500	N/A	1008	844	652
115,501 - 116,000	N/A	1011	847	654
116,001 - 116,500	N/A	1015	850	657
116,501 - 117,000	N/A	1019	853	659
117,001 - 117,500	N/A	1023	857	662
117,501 - 118,000	N/A	1028	860	665
118,001 - 118,500	N/A	1032	863	667
118,501 - 119,000	N/A	1035	866	669
119,001 - 119,500	N/A	1039	870	672
119,501 - 120,000	N/A	1043	873	674
120,001 - 120,500	N/A	1047	876	677
120,501 - 121,000	N/A	1051	880	680
121,001 - 121,500	N/A	1054	882	682
121,501 - 122,000	N/A	1058	886	684
122,001 - 122,500	N/A	1062	889	687
122,501 - 123,000	N/A	1066	892	690
123,001 - 123,500	N/A	1069	895	692
123,501 - 124,000	N/A	1073	898	694
124,001 - 124,500	N/A	1077	902	697
124,501 - 125,000	N/A	1081	905	699

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

INBOARD BOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
125,001 - 125,500	N/A	1085	909	702
125,501 - 126,000	N/A	1089	911	704
126,001 - 126,500	N/A	1093	915	707
126,501 - 127,000	N/A	1097	918	709
127,001 - 127,500	N/A	1101	921	712
127,501 - 128,000	N/A	1105	925	714
128,001 - 128,500	N/A	1109	928	717
128,501 - 129,000	N/A	1112	931	719
129,001 - 129,500	N/A	1116	934	722
129,501 - 130,000	N/A	1120	937	724
130,001 - 130,500	N/A	1124	941	727
130,501 - 131,000	N/A	1128	944	730
131,001 - 131,500	N/A	1131	947	732
131,501 - 132,000	N/A	1135	950	734
132,001 - 132,500	N/A	1139	954	737
132,501 - 133,000	N/A	1143	957	739
133,001 - 133,500	N/A	1147	960	742
133,501 - 134,000	N/A	1151	963	744
134,001 - 134,500	N/A	1155	966	747
134,501 - 135,000	N/A	1159	970	749
135,001 - 135,500	N/A	1163	973	752
135,501 - 136,000	N/A	1167	977	755
136,001 - 136,500	N/A	1171	980	757
136,501 - 137,000	N/A	1174	983	759
137,001 - 137,500	N/A	1178	986	762
137,501 - 138,000	N/A	1182	989	764
138,001 - 138,500	N/A	1186	993	767
138,501 - 139,000	N/A	1189	995	769
139,001 - 139,500	N/A	1193	999	772
139,501 - 140,000	N/A	1197	1002	774
140,001 - 140,500	N/A	1201	1005	777
140,501 - 141,000	N/A	1205	1009	779
141,001 - 141,500	N/A	1208	1012	782
141,501 - 142,000	N/A	1212	1015	784
142,001 - 142,500	N/A	1216	1018	787
142,501 - 143,000	N/A	1220	1022	789
143,001 - 143,500	N/A	1224	1025	792
143,501 - 144,000	N/A	1229	1028	795
144,001 - 144,500	N/A	1232	1031	797
144,501 - 145,000	N/A	1236	1034	799
145,001 - 145,500	N/A	1240	1038	802
145,501 - 146,000	N/A	1244	1041	804
146,001 - 146,500	N/A	1248	1044	807
146,501 - 147,000	N/A	1251	1047	809
147,001 - 147,500	N/A	1255	1051	812
147,501 - 148,000	N/A	1259	1054	814
148,001 - 148,500	N/A	1263	1057	817
148,501 - 149,000	N/A	1266	1060	819
149,001 - 149,500	N/A	1270	1063	822
149,501 - 150,000	N/A	1274	1067	824

FREMONT MUTUAL INSURANCE COMPANY
 BOATOWNERS

SAILBOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
1 - 5,000	54	43	36	N/A
5,001 - 5,500	60	48	40	N/A
5,501 - 6,000	64	51	43	N/A
6,001 - 6,500	70	56	47	N/A
6,501 - 7,000	75	60	51	N/A
7,001 - 7,500	81	65	55	N/A
7,501 - 8,000	85	68	57	N/A
8,001 - 8,500	91	73	61	N/A
8,501 - 9,000	96	77	65	N/A
9,001 - 9,500	100	80	67	N/A
9,501 - 10,000	106	85	71	N/A
10,001 - 10,500	111	89	75	N/A
10,501 - 11,000	115	92	78	N/A
11,001 - 11,500	119	95	80	N/A
11,501 - 12,000	124	99	84	N/A
12,001 - 12,500	128	102	86	N/A
12,501 - 13,000	131	105	88	N/A
13,001 - 13,500	136	109	92	N/A
13,501 - 14,000	140	112	94	N/A
14,001 - 14,500	145	116	98	N/A
14,501 - 15,000	149	119	100	N/A
15,001 - 15,500	153	122	103	N/A
15,501 - 16,000	158	126	106	N/A
16,001 - 16,500	162	130	109	N/A
16,501 - 17,000	167	134	113	N/A
17,001 - 17,500	171	137	115	N/A
17,501 - 18,000	174	139	117	N/A
18,001 - 18,500	179	143	121	N/A
18,501 - 19,000	183	146	123	N/A
19,001 - 19,500	188	150	127	N/A
19,501 - 20,000	192	154	129	N/A
20,001 - 20,500	197	158	133	N/A
20,501 - 21,000	200	160	135	N/A
21,001 - 21,500	204	163	137	N/A
21,501 - 22,000	207	166	140	N/A
22,001 - 22,500	212	170	143	N/A
22,501 - 23,000	217	174	146	N/A
23,001 - 23,500	220	176	148	N/A
23,501 - 24,000	224	179	151	N/A
24,001 - 24,500	227	182	153	N/A
24,501 - 25,000	232	186	156	N/A
25,001 - 25,500	235	188	158	138
25,501 - 26,000	239	191	161	140
26,001 - 26,500	242	194	163	142
26,501 - 27,000	245	196	165	144
27,001 - 27,500	249	199	168	146
27,501 - 28,000	252	202	170	148
28,001 - 28,500	255	204	172	149
28,501 - 29,000	258	206	174	151

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

SAILBOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
29,001 - 29,500	262	210	177	154
29,501 - 30,000	265	212	179	155
30,001 - 30,500	268	214	181	157
30,501 - 31,000	272	218	183	159
31,001 - 31,500	275	220	185	161
31,501 - 32,000	278	222	187	163
32,001 - 32,500	282	226	190	165
32,501 - 33,000	285	228	192	167
33,001 - 33,500	288	230	194	169
33,501 - 34,000	292	234	197	171
34,001 - 34,500	295	236	199	173
34,501 - 35,000	298	238	201	175
35,001 - 35,500	302	242	204	177
35,501 - 36,000	305	244	206	179
36,001 - 36,500	308	246	208	180
36,501 - 37,000	311	249	210	182
37,001 - 37,500	315	252	212	185
37,501 - 38,000	318	254	214	186
38,001 - 38,500	321	257	216	188
38,501 - 39,000	325	260	219	190
39,001 - 39,500	328	262	221	192
39,501 - 40,000	331	265	223	194
40,001 - 40,500	335	268	226	196
40,501 - 41,000	338	270	228	198
41,001 - 41,500	341	273	230	200
41,501 - 42,000	345	276	233	202
42,001 - 42,500	348	278	235	204
42,501 - 43,000	351	281	237	206
43,001 - 43,500	355	284	239	208
43,501 - 44,000	358	286	241	210
44,001 - 44,500	361	289	243	212
44,501 - 45,000	364	291	245	213
45,001 - 45,500	368	294	248	216
45,501 - 46,000	371	297	250	217
46,001 - 46,500	374	299	252	219
46,501 - 47,000	378	302	255	222
47,001 - 47,500	381	305	257	223
47,501 - 48,000	384	307	259	225
48,001 - 48,500	388	310	262	227
48,501 - 49,000	391	313	264	229
49,001 - 49,500	394	315	266	231
49,501 - 50,000	398	318	268	233
50,001 - 50,500	N/A	321	270	235
50,501 - 51,000	N/A	323	272	237
51,001 - 51,500	N/A	326	275	239
51,501 - 52,000	N/A	329	277	241
52,001 - 52,500	N/A	331	279	243
52,501 - 53,000	N/A	334	281	244

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

SAILBOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
53,001 - 53,500	N/A	337	284	247
53,501 - 54,000	N/A	339	286	248
54,001 - 54,500	N/A	342	288	250
54,501 - 55,000	N/A	345	290	253
55,001 - 55,500	N/A	347	293	254
55,501 - 56,000	N/A	350	295	256
56,001 - 56,500	N/A	353	297	258
56,501 - 57,000	N/A	355	299	260
57,001 - 57,500	N/A	358	301	262
57,501 - 58,000	N/A	361	304	264
58,001 - 58,500	N/A	363	306	266
58,501 - 59,000	N/A	366	308	268
59,001 - 59,500	N/A	369	311	270
59,501 - 60,000	N/A	371	313	272
60,001 - 60,500	N/A	374	315	274
60,501 - 61,000	N/A	376	317	275
61,001 - 61,500	N/A	378	319	277
61,501 - 62,000	N/A	381	321	279
62,001 - 62,500	N/A	384	324	281
62,501 - 63,000	N/A	386	326	283
63,001 - 63,500	N/A	389	328	285
63,501 - 64,000	N/A	391	330	287
64,001 - 64,500	N/A	394	332	288
64,501 - 65,000	N/A	397	334	291
65,001 - 65,500	N/A	399	336	292
65,501 - 66,000	N/A	402	338	294
66,001 - 66,500	N/A	404	340	296
66,501 - 67,000	N/A	406	342	298
67,001 - 67,500	N/A	409	344	299
67,501 - 68,000	N/A	412	347	302
68,001 - 68,500	N/A	414	349	304
68,501 - 69,000	N/A	417	351	305
69,001 - 69,500	N/A	419	353	307
69,501 - 70,000	N/A	422	355	309
70,001 - 70,500	N/A	425	358	311
70,501 - 71,000	N/A	427	360	313
71,001 - 71,500	N/A	430	362	315
71,501 - 72,000	N/A	432	364	316
72,001 - 72,500	N/A	434	366	318
72,501 - 73,000	N/A	437	368	320
73,001 - 73,500	N/A	440	371	322
73,501 - 74,000	N/A	442	373	324
74,001 - 74,500	N/A	445	375	326
74,501 - 75,000	N/A	447	377	328
75,001 - 75,500	N/A	450	379	329
75,501 - 76,000	N/A	453	381	332
76,001 - 76,500	N/A	455	384	333
76,501 - 77,000	N/A	458	386	335

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

SAILBOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
77,001 - 77,500	N/A	460	388	337
77,501 - 78,000	N/A	462	390	339
78,001 - 78,500	N/A	465	392	340
78,501 - 79,000	N/A	468	394	343
79,001 - 79,500	N/A	470	396	345
79,501 - 80,000	N/A	473	398	346
80,001 - 80,500	N/A	475	400	348
80,501 - 81,000	N/A	478	402	350
81,001 - 81,500	N/A	480	404	352
81,501 - 82,000	N/A	483	407	354
82,001 - 82,500	N/A	486	409	356
82,501 - 83,000	N/A	488	411	357
83,001 - 83,500	N/A	490	413	359
83,501 - 84,000	N/A	493	415	361
84,001 - 84,500	N/A	496	418	363
84,501 - 85,000	N/A	498	420	365
85,001 - 85,500	N/A	501	422	367
85,501 - 86,000	N/A	503	424	369
86,001 - 86,500	N/A	506	426	370
86,501 - 87,000	N/A	508	428	372
87,001 - 87,500	N/A	511	431	374
87,501 - 88,000	N/A	514	433	376
88,001 - 88,500	N/A	516	435	378
88,501 - 89,000	N/A	518	437	380
89,001 - 89,500	N/A	521	439	381
89,501 - 90,000	N/A	524	441	384
90,001 - 90,500	N/A	526	443	386
90,501 - 91,000	N/A	529	446	387
91,001 - 91,500	N/A	531	448	389
91,501 - 92,000	N/A	534	450	391
92,001 - 92,500	N/A	536	452	393
92,501 - 93,000	N/A	539	454	395
93,001 - 93,500	N/A	542	456	397
93,501 - 94,000	N/A	544	458	398
94,001 - 94,500	N/A	546	460	400
94,501 - 95,000	N/A	549	462	402
95,001 - 95,500	N/A	552	465	404
95,501 - 96,000	N/A	554	467	406
96,001 - 96,500	N/A	557	469	408
96,501 - 97,000	N/A	559	471	410
97,001 - 97,500	N/A	562	473	411
97,501 - 98,000	N/A	564	475	413
98,001 - 98,500	N/A	567	478	415
98,501 - 99,000	N/A	570	480	417
99,001 - 99,500	N/A	572	482	419
99,501 - 100,000	N/A	574	484	421
100,001 - 100,500	N/A	577	486	423
100,501 - 101,000	N/A	580	489	425

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

SAILBOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
101,001 - 101,500	N/A	582	491	427
101,501 - 102,000	N/A	585	493	428
102,001 - 102,500	N/A	587	495	430
102,501 - 103,000	N/A	590	497	432
103,001 - 103,500	N/A	592	499	434
103,501 - 104,000	N/A	595	501	436
104,001 - 104,500	N/A	598	503	438
104,501 - 105,000	N/A	600	506	440
105,001 - 105,500	N/A	602	508	441
105,501 - 106,000	N/A	605	510	443
106,001 - 106,500	N/A	607	512	445
106,501 - 107,000	N/A	610	514	447
107,001 - 107,500	N/A	613	516	449
107,501 - 108,000	N/A	615	518	451
108,001 - 108,500	N/A	618	520	452
108,501 - 109,000	N/A	620	522	454
109,001 - 109,500	N/A	623	525	456
109,501 - 110,000	N/A	626	527	458
110,001 - 110,500	N/A	628	529	460
110,501 - 111,000	N/A	630	531	462
111,001 - 111,500	N/A	633	533	464
111,501 - 112,000	N/A	635	535	465
112,001 - 112,500	N/A	638	538	468
112,501 - 113,000	N/A	641	540	469
113,001 - 113,500	N/A	643	542	471
113,501 - 114,000	N/A	646	544	473
114,001 - 114,500	N/A	648	546	475
114,501 - 115,000	N/A	651	549	477
115,001 - 115,500	N/A	654	551	479
115,501 - 116,000	N/A	656	553	481
116,001 - 116,500	N/A	658	555	482
116,501 - 117,000	N/A	661	557	484
117,001 - 117,500	N/A	663	559	486
117,501 - 118,000	N/A	666	561	488
118,001 - 118,500	N/A	669	563	490
118,501 - 119,000	N/A	671	565	492
119,001 - 119,500	N/A	674	568	493
119,501 - 120,000	N/A	676	570	495
120,001 - 120,500	N/A	679	572	498
120,501 - 121,000	N/A	682	574	499
121,001 - 121,500	N/A	684	576	501
121,501 - 122,000	N/A	686	578	503
122,001 - 122,500	N/A	689	580	505
122,501 - 123,000	N/A	691	582	506
123,001 - 123,500	N/A	694	585	509
123,501 - 124,000	N/A	697	587	510
124,001 - 124,500	N/A	699	589	512
124,501 - 125,000	N/A	702	591	514

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

SAILBOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE				
	\$250	\$500	\$1,000	\$2,500
125,001 - 125,500	N/A	704	593	516
125,501 - 126,000	N/A	707	596	518
126,001 - 126,500	N/A	710	598	520
126,501 - 127,000	N/A	712	600	522
127,001 - 127,500	N/A	714	602	523
127,501 - 128,000	N/A	717	604	525
128,001 - 128,500	N/A	719	606	527
128,501 - 129,000	N/A	722	609	529
129,001 - 129,500	N/A	725	611	531
129,501 - 130,000	N/A	727	613	533
130,001 - 130,500	N/A	730	615	534
130,501 - 131,000	N/A	732	617	536
131,001 - 131,500	N/A	734	619	538
131,501 - 132,000	N/A	738	621	540
132,001 - 132,500	N/A	740	623	542
132,501 - 133,000	N/A	742	625	544
133,001 - 133,500	N/A	745	627	546
133,501 - 134,000	N/A	747	630	547
134,001 - 134,500	N/A	750	632	550
134,501 - 135,000	N/A	753	634	551
135,001 - 135,500	N/A	755	636	553
135,501 - 136,000	N/A	758	638	555
136,001 - 136,500	N/A	760	640	557
136,501 - 137,000	N/A	762	642	558
137,001 - 137,500	N/A	766	645	561
137,501 - 138,000	N/A	768	647	563
138,001 - 138,500	N/A	770	649	564
138,501 - 139,000	N/A	773	651	566
139,001 - 139,500	N/A	775	653	568
139,501 - 140,000	N/A	778	656	570
140,001 - 140,500	N/A	781	658	572
140,501 - 141,000	N/A	783	660	574
141,001 - 141,500	N/A	786	662	575
141,501 - 142,000	N/A	788	664	577
142,001 - 142,500	N/A	790	666	579
142,501 - 143,000	N/A	794	669	581
143,001 - 143,500	N/A	796	671	583
143,501 - 144,000	N/A	798	673	585
144,001 - 144,500	N/A	801	675	587
144,501 - 145,000	N/A	803	677	588
145,001 - 145,500	N/A	806	679	591
145,501 - 146,000	N/A	809	681	592
146,001 - 146,500	N/A	811	683	594
146,501 - 147,000	N/A	814	685	596
147,001 - 147,500	N/A	816	687	598
147,501 - 148,000	N/A	818	690	599
148,001 - 148,500	N/A	822	692	602
148,501 - 149,000	N/A	824	694	604
149,001 - 149,500	N/A	826	696	605
149,501 - 150,000	N/A	829	698	607

FREMONT MUTUAL INSURANCE COMPANY
BOATOWNERS

LIABILITY PREMIUMS

Liability	Medical Payments	Outboard Boats and Motors	Inboards- Outboards	Inboards	Sailboats
100,000	1,000	32	49	45	23
	2,000	34	51	48	26
	3,000	37	55	50	29
	4,000	40	57	54	31
	5,000	42	59	56	33
300,000	1,000	37	58	51	26
	2,000	41	61	55	29
	3,000	43	64	57	31
	4,000	46	66	59	33
	5,000	49	70	63	36
500,000	1,000	41	64	57	29
	2,000	43	66	59	31
	3,000	46	70	62	33
	4,000	49	73	65	36
	5,000	52	75	68	38
1,000,000		Refer to Company			

FREMONT MUTUAL INSURANCE COMPANY
 SMALL BOAT ENDORSEMENT

OUTBOARD BOAT MOTOR AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE	DEDUCTIBLE			
	\$100	\$250	\$500	\$1,000
1 - 500	8	7	6	5
501 - 1,000	16	14	11	10
1,001 - 1,500	23	20	16	14
1,501 - 2,000	31	26	22	19
2,001 - 2,500	39	33	27	23
2,501 - 3,000	47	40	33	28
3,001 - 3,500	53	45	37	32
3,501 - 4,000	58	49	41	35
4,001 - 4,500	64	54	45	38
4,501 - 5,000	68	58	48	41
5,001 - 5,500	73	62	51	44
5,501 - 6,000	78	66	55	47
6,001 - 6,500	84	71	59	50
6,501 - 7,000	89	76	62	53
7,001 - 7,500	95	81	67	57
7,501 - 8,000	100	85	70	60
8,001 - 8,500	106	90	74	64
8,501 - 9,000	111	94	78	67
9,001 - 9,500	116	99	81	70
9,501 - 10,000	122	104	85	73
10,001 - 10,500	139	118	97	83
10,501 - 11,000	143	122	100	86
11,001 - 11,500	146	124	102	88
11,501 - 12,000	149	127	104	89
12,001 - 12,500	151	128	106	91
12,501 - 13,000	154	131	108	92
13,001 - 13,500	157	133	110	94
13,501 - 14,000	160	136	112	96
14,001 - 14,500	163	139	114	98
14,501 - 15,000	166	141	116	100
15,001 - 15,500	169	144	118	101
15,501 - 16,000	172	146	120	103
16,001 - 16,500	175	149	123	105
16,501 - 17,000	177	150	124	106
17,001 - 17,500	181	154	127	109
17,501 - 18,000	184	156	129	110
18,001 - 18,500	187	159	131	112
18,501 - 19,000	191	162	134	115
19,001 - 19,500	193	164	135	116
19,501 - 20,000	197	167	138	118

FREMONT MUTUAL INSURANCE COMPANY
 SMALL BOAT ENDORSEMENT

SAILBOAT AND TRAILER PREMIUMS - PHYSICAL DAMAGE

AMOUNT OF INSURANCE	DEDUCTIBLE			
	\$100	\$250	\$500	\$1,000
1 - 500	7	6	5	4
501 - 1,000	11	9	8	7
1,001 - 1,500	15	13	11	9
1,501 - 2,000	18	15	13	11
2,001 - 2,500	23	20	16	14
2,501 - 3,000	28	24	20	17
3,001 - 3,500	33	28	23	20
3,501 - 4,000	38	32	27	23
4,001 - 4,500	42	36	29	25
4,501 - 5,000	46	39	32	28
5,001 - 5,500	50	43	35	30
5,501 - 6,000	54	46	38	32
6,001 - 6,500	59	50	41	35
6,501 - 7,000	63	54	44	38
7,001 - 7,500	68	58	48	41
7,501 - 8,000	72	61	50	43
8,001 - 8,500	77	65	54	46
8,501 - 9,000	81	69	57	49
9,001 - 9,500	85	72	60	51
9,501 - 10,000	90	77	63	54
10,001 - 10,500	105	89	74	63
10,501 - 11,000	109	93	76	65
11,001 - 11,500	113	96	79	68
11,501 - 12,000	118	100	83	71
12,001 - 12,500	122	104	85	73
12,501 - 13,000	125	106	88	75
13,001 - 13,500	129	110	90	77
13,501 - 14,000	133	113	93	80
14,001 - 14,500	137	116	96	82
14,501 - 15,000	142	121	99	85
15,001 - 15,500	146	124	102	88
15,501 - 16,000	150	128	105	90
16,001 - 16,500	155	132	109	93
16,501 - 17,000	158	134	111	95
17,001 - 17,500	163	139	114	98
17,501 - 18,000	166	141	116	100
18,001 - 18,500	170	145	119	102
18,501 - 19,000	174	148	122	104
19,001 - 19,500	178	151	125	107
19,501 - 20,000	183	156	128	110