



Lightning Shield

A Mariners Alternative Insurance Services Product
LIGHTNING DAMAGE INSURANCE FOR BOATS



DECLARATIONS PAGE

Declarations Page Effective Date:

Policy Number:

Policy Period:

Each Policy Period begins and ends as 12:01 AM standard time at the insured location.

GENERAL INFORMATION

Named Insured	
Address	
City, State, ZIP	
Email	
Phone #	
Surplus Lines Agency Name	Insurance Company Name
Agency Mariners Alternative Insurance Services, Inc.	Company Agent Alliance Insurance Company
Address 4279 Roswell Road, NE – Suite 208 #238	Address 5630 University Parkway
City, State, ZIP Atlanta, GA 30342	City, State, ZIP Winston Salem, NC 27105
Agency Phone # (833) 548-6464	
Agent Lic. #	NIPR# 18372443

BOAT INFORMATION

Make:	Model:
Hull ID Number:	Length:
Name (if any):	Year:
State Located:	Nature of Principal Location:

POLICY LIMIT

Per Claim	Policy Aggregate	Deductible	Cruising Limits
		Nil	Unlimited

TOTAL PREMIUM

Insurance Premium	\$
Policy Fee (MGA)	\$
Surplus Lines Tax	\$
Other	\$
Grand Total	\$

THIS INSURANCE IS ISSUED PURSUANT TO FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

IMPORTANT NOTICE

No two **lightning strikes** are the same and they can cause a wide range of damage to your boat. **Lightning strikes** can cause very little damage to a boat or significant damage to a boat including complete destruction. If you have reason to believe a **lightning strike** has occurred to the **insured boat**, you must immediately take proper action to inspect the **insured boat** to be sure no further damage may occur. In particular, you must inspect the bilge and make sure no water is coming in. **Lightning strikes** can often damage through-hull holes resulting in a leak. If you observe water coming in you must order the boat hauled immediately. If the **loss** is finally determined to have been caused by a **lightning strike**, the cost of the haul will be an eligible expense subject to the per claim policy limit under this policy.



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Insurance Policy

INSURING AGREEMENT

We agree to pay or reimburse you up to the limits shown on the Declarations for all **loss** to the **insured boat** caused directly or indirectly by one or more naturally occurring **lightning strikes** originating from an atmospheric storm and occurring during the **policy period** provided that such **loss** is discovered and reported to the **insurer** as a claim in accordance with the terms of this Policy.

DEFINITIONS

Throughout this policy, "you" and "your" refer to the individual, individual(s), or legal entity named on the Declarations Page, and "we," "us," and "our" refer to the company providing this Insurance.

In addition, certain words and phrases are defined as follows:

- A. Insured Boat** means the vessel described in the Declarations.
- B. Insured Person** means you, the person indicated in the Declarations.
- C. Insurer** means we, the insurance company indicated in the Declarations.
- D. Policy Period** means the dates that an **insured person** has coverage under this Policy and is indicated in the Declarations.
- E. Lightning Strike** means the occurrence of and physical damage resulting from either or both naturally occurring cloud to ground or ground to cloud lightning coming in direct contact with the **insured boat** or first striking another adjacent object and immediately subsequently coming in contact with the **insured boat**. Damage resulting from a **lightning strike** is the only **loss** payable under this policy.
- F. Loss** means any kind of physical damage or destruction caused by a **lightning strike** or multiple **lightning strikes** occurring within any one calendar date.

Loss does not include and this Policy does not cover any damage, destruction or loss of any kind to:

1. Fuel;
2. Personal items including but not limited to clothing, accessories, watches and jewelry;
3. Consumables such as bait, food and drink;
4. Electronic equipment not designed for and used for nautical purposes: personal computers, tablets, cellular phones and other electronics on board at the time of a **lightning strike** but not primarily associated with boating or operation of the **insured boat**; or
5. Gold, silver, currency and works of art or other property not used to navigate or maintain the **insured boat**.

COVERAGE

A. Coverage Provided

We will cover an **insured boat** for **loss** caused by a **lightning strike** or multiple **lightning strikes** including hull, engines, machinery, installed electronics, wiring, rigging, sails, spars, fittings, furnishings and any additional customary boating related equipment on board, tethered or attached to the insured boat such as fishing equipment, a dinghy or watersports equipment. We do not pay for any intangible loss, such as loss of use or value, or living expenses.

B. Limit of Insurance

We agree with you that an **insured boat** and other covered property shall be covered up to the limit per claim shown in the Declarations for physical damage **loss** caused by **lightning strike**.

C. Location

The **insured boat** is covered while;

1. It is afloat and secured primarily at the location indicated in Declarations;
2. It is ashore or in transport by land conveyance within the United States; and
3. It is being operated within the cruising limits in the Declarations.



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CONDITIONS

A. Application

We relied on the information and representations you provided on your application to underwrite this Policy. The Application is considered part of this Policy as if physically attached hereto. If any information contained in the Application is materially false this Policy may be voided.

B. Other Insurance

This insurance is specifically meant to be primary and first responding before any standard hull insurance or other physical damage policy applicable to the **insured boat**. However, if **loss** from a **lightning strike** exceeds or is expected to exceed the per claim maximum on the Declarations, you should notify Your primary **insurer** as soon as possible.

C. Deductible

There is no deductible for the insurance coverage provided by this Policy.

D. Your Duties After A Loss

Upon first becoming aware that the **insured boat** may have been damaged by a **lightning strike** you must immediately take all necessary steps to protect the **insured boat** and its equipment from further loss. We will pay the reasonable and necessary costs subject to the per claim maximum you incur in preventing further damage. This coverage is part of and not in addition to the per claim maximum. This policy covers only physical damage. We do not cover, or pay for your labor or any of your personal expense.

Upon discovery of a **lightning strike** that damages the **insured boat**, the **insured person** must:

1. Immediately notify Mariners Alternative Insurance Services via their website www.marinersalternative.com or by telephone toll-free 833-548-6464, but in no event later than 48 hours after discovery of a **loss**. A claim will not be accepted for **lightning strikes** that occurred more than 30 days prior to the **insured person's** discovery of a **loss**;
2. Forward any Police or Fire incident reports, legal papers, or notices associated with the **loss** and provide any evidence of **loss** requested such as photographs or damaged pieces;
3. Submit a sworn statement describing the **loss** and any records, bills or receipts needed to verify the **loss** and its dollar amount; provide a final notarized statement, which shall be called Proof of Loss, if requested;
4. Give us the opportunity to inspect the **loss** on the **insured boat** before it is repaired or disposed of;
5. Cooperate with us in the investigation of any **loss** and agree to be examined under oath if the **insurer** so requests;
6. When a claim is paid, the **insurer** reserves the right to take possession of any damaged equipment replaced with the proceeds of this policy.

E. Loss Settlement

At our option and discretion, we will negotiate a settlement with you up to the per claim maximum listed on the Declarations based on;

1. Cost to repair the damage to your **insured boat** from a **lightning strike**; and
2. The replacement of your covered property with property of like kind and quality or a device performing the functions of your damaged or destroyed equipment.

F. Payment of Loss

After we receive sufficient supporting documents and statements related to the **loss**, we will promptly process the claim and offer settlement when appropriate. Upon agreement between you and us on the amount to be paid, payment will be issued individually in the name of the **insured person** on the Declaration page. If the **insured person** does not submit all requested documents and evidence within 180 days of the date of the **loss**, the claim may be closed.



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G. Maximum Number of Covered Losses

We will pay for the maximum of two claims in one **policy period**. A policy release is required to receive payment for the second paid **loss** occurring within a single **policy period**. Upon payment of a second claim the policy will be canceled and the premium deemed fully earned.

H. Exclusions

This insurance is for physical damage to the **insured boat** by **lightning strike** only and does not cover any other form of **loss** including:

1. Any **loss** of any kind to the **insured boat** or experienced by the **insured person** that was not caused directly or indirectly by a **lightning strike**;
2. Any claim brought by any party against the **insured person** or the **insured boat** for actual or potential liability of any kind for any reason whatsoever;
3. Any damage to the **insured boat**, wear and tear or non-functionality that was present prior to a **lightning strike**;
4. Fraud, deception or intentional damage of any kind whatsoever;
5. Any cost incurred by an **insured person** to investigate whether a **lightning strike** did or did not occur, unless it turns out that it in fact did occur.

I. Cancellation

The **insured person** may cancel this Policy at any time during the **policy period** by providing the **insurer** with written signed and dated notice specifying the date and time of cancellation.

Subject to the requirements of state law, we may cancel this Policy by notifying the **insured person** in writing thirty (30) days before the cancellation is to take place.

The cancellation notice will be mailed to the insureds address specified on the Declarations. Proof of such mailing shall be sufficient proof of notification. If an email address has been provided, an email notification of the notice will be provided as a courtesy.

Cancellation must be effective prior to the return of any unearned premium. Any return of unearned premium will be calculated on a pro-rata basis subject to a minimum of 50% of the premium being fully earned at inception of the policy. In the event of a claim being paid of any kind under this policy, the premium becomes fully earned.

J. Transfer of Interest

Coverage provided by this Policy will terminate automatically if **insured person** listed on the Declarations transfers title or otherwise relinquishes ownership of the Insured Boat.

K. Allocation of Policy Proceeds

In the event of a constructive total **loss** and that a **lightning strike** to the **insured boat** contributed to a **loss** we will pay all losses otherwise eligible under this policy to the event limit on the Declarations.

L. Dispute Between Parties

You and we agree to utilize the Arbitration or Mediation services of the American Arbitration Association to resolve any disagreement between us related to performance under this contract prior to initiating any proceedings against the other party in any other venue.

Authorized Signature

MARINERS ALTERNATIVE LIGHTNING SHIELD INSURANCE APPLICATION

Date of Application:

Policy Period:

Each Policy Period begins and ends as 12:01 AM standard time at the insured location.

GENERAL INFORMATION

Named Insured	Surplus Lines Agent Name	
Address	Agency Mariners Alternative Insurance Services, Inc.	
City, State, ZIP	Address 4279 Roswell Road, NE – Suite #238	
Email	City, State, ZIP Atlanta, GA 30342	
Phone #	Agency Phone # (833) 548-6464	
Years of Boating Experience:	Agent Lic. #	NIPR# 18372443

BOAT INFORMATION

Type Of Boat	Hull Type	Length Of Boat			Height Of Boat Including Antenna		Condition Of Boat		
		<26'	26'-39'	40'-50'	<20'	>20'	Poor	Good	Excellent
Sailboat/Powerboat	Mono/Multi-Hull						Poor		

Make of Boat:	Model of Boat:
Hull ID Number:	Age of Construction:
Name (if any):	Cruising Limits: Unlimited

ITEMS OF MARINE ELECTRONICS ON BOAT

Select Applicable Items	Under 5 Yrs Old? Y/N
<input type="checkbox"/> Depth Sounder	
<input type="checkbox"/> Speedometer	
<input type="checkbox"/> Wind Speed	
<input type="checkbox"/> GPS	
<input type="checkbox"/> Fish Finder	
<input type="checkbox"/> Radar	
<input type="checkbox"/> Stereo/TV	
<input type="checkbox"/> Engine Related	
<input type="checkbox"/> Other	

BOAT'S PRINCIPAL LOCATION DURING SEASON

Select Applicable Location
<input type="checkbox"/> Marina Berth
<input type="checkbox"/> Mooring/Anchor
<input type="checkbox"/> Private Dock
<input type="checkbox"/> On the Hard
<input type="checkbox"/> Trailer

State in which boat principally located:

LIMIT OF COVERAGE REQUIRED

Select Applicable Coverage	
<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$10,000

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Omitting, misrepresenting, or stating information falsely on this application for any matter material to the risk may constitute insurance fraud, may void all coverage, and may subject the insured to criminal and civil penalties. The Insurance Company will consider claims history for purposes of determining whether or not to cancel or refuse to renew your policy.

Applicant's Signature	
Your "electronic signature" was submitted with your online application	
Date your Application was submitted and bound online	