When underwriting Inland Marine business, careful attention to the “All Risk” feature is a prime consideration. The insured should be known to the agency and the stability, character and integrity of the insured easily verified. Appraisals or a current bill of sale are requirements for all items in excess of $2,000. Because of the portable nature of most Inland Marine items, a careful evaluation of security and protective devices employed by the insured is highly recommended.

The maximum allowable limit for all scheduled inland marine coverage is $50,000. The maximum allowable limit for any one class of scheduled inland marine coverage is $25,000 unless specifically stated.

**BOATOWNERS**

The Oregon Mutual Boatowners Application is designed to provide both property and liability watercraft coverages. We have targeted the small to medium size conservative watercraft which are well cared for and operated responsibly.

**Eligibility**

All boats must be stock and used for pleasure only. Watercraft classified or designed for rough or white water excursions, jet boats, homemade or kit boats, racing boats, rubber rafts, jet skis, or amphibious land/water craft are not eligible for coverage.

Maximum speed is 45 MPH, maximum length is 26 feet, and the maximum value is $26,000.

**Ownership and Operation**

All watercraft must be owned by an individual or two or more resident relatives. All operators of the watercraft must have a current valid drivers license or permit, and their driving record must qualify under our Oregon Mutual Auto Protector guidelines.

**Age and Values**

Boats over ten (10) years of age should not be written in the boatowners program unless evidence of superior condition and maintenance can be demonstrated.

It is essential that all boats be insured to 100% of their current market value. Values may be verified with a current Bill of Sale, Appraisal, or through a Buc Marine Guide (information from the Buc Guide can be obtained by contacting your branch office.)

**Maximum - Horsepower Guide**

Acceptable length to horsepower ratios are listed below. A risk whose hull length to horsepower ratio exceeds these guidelines can only be submitted on a nonbound basis. Please include a photograph with all non-bound risks.

<table>
<thead>
<tr>
<th>Hull Length</th>
<th>Maximum Horsepower</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 ft.</td>
<td>40 hp</td>
</tr>
<tr>
<td>13 ft.</td>
<td>50 hp</td>
</tr>
<tr>
<td>14 ft.</td>
<td>60 hp</td>
</tr>
<tr>
<td>15 ft.</td>
<td>70 hp</td>
</tr>
<tr>
<td>16 ft.</td>
<td>90 hp</td>
</tr>
<tr>
<td>17 ft.</td>
<td>100 hp</td>
</tr>
<tr>
<td>18 ft.</td>
<td>125 hp</td>
</tr>
<tr>
<td>Over 18 ft.</td>
<td>135 hp</td>
</tr>
</tbody>
</table>

April 1989 California IM-1
BOATOWNERS

### INBOARD, INBOARD/OUTBOARDS

<table>
<thead>
<tr>
<th>Hull Length</th>
<th>Maximum Horsepower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 16 ft.</td>
<td>150 hp</td>
</tr>
<tr>
<td>16 ft. - 18 ft.</td>
<td>175 hp</td>
</tr>
<tr>
<td>18 ft. - 22 ft.</td>
<td>200 hp</td>
</tr>
<tr>
<td>22 ft. - 26 ft.</td>
<td>225 hp</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Deductible</th>
<th>Rate Per $100</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outboard Motors &amp; Boats</strong></td>
<td>$100</td>
<td>$1.40</td>
</tr>
<tr>
<td></td>
<td>$250</td>
<td>$1.00</td>
</tr>
<tr>
<td><strong>Inboard/Outboard Motor Boats</strong></td>
<td>$100</td>
<td>$1.80</td>
</tr>
<tr>
<td></td>
<td>$250</td>
<td>$1.40</td>
</tr>
<tr>
<td><strong>Sailboats, Canoes &amp; Drift Boats</strong></td>
<td>$100</td>
<td>$1.45</td>
</tr>
<tr>
<td>(all without motors)</td>
<td>$250</td>
<td>$1.15</td>
</tr>
<tr>
<td><strong>Trailers</strong></td>
<td>$100</td>
<td>$1.00</td>
</tr>
<tr>
<td></td>
<td>$250</td>
<td>$0.50</td>
</tr>
<tr>
<td><strong>Accessories</strong></td>
<td>$100</td>
<td>$1.40</td>
</tr>
<tr>
<td></td>
<td>$250</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

**BICYCLES**

Coverage is provided for individually owned bicycles which are not motorized. Complete identification of the bicycle must be secured so that it may be claimed from authorities in the event of a loss. Bicycles used in competition are not eligible.

The maximum value per bike is $1,000 and $2,500 per total schedule.

**Rate:** $9.00 per $100

**CAMERAS AND MOVIE EQUIPMENT**

This coverage is extremely broad and includes breakage of equipment. Applications should be complete with a description, manufacturer's name and serial number.

Coverage may only be written for private ownership, hobby, or family use with a $1,500 limit per item and a total schedule of $5,000.

**Rate:** Non-Commercial ONLY $1.75 per $100
COINS AND STAMPS

Coverage is provided for the hobby collector with a value up to $5,000 total. Location and storage of the items is important as well as the extent of travel and or trading the insured is involved in. Any single item valued in excess of $2,000 is not eligible.

Rates:  
Coin Collections $1.72 per $100  
Stamp Collections $0.73 per $100

COMPUTERS – Personal

Coverage is available for home computers for personal and limited incidental business use. Risks where duplicate programs and media are not readily available, computers which are often in transit, home built computers and components, and those systems or components which are not insured to 100% of replacement cost are not eligible for this program.

The total limit for scheduled computers and software is $10,000.

Rate:  
$50 Deductible $0.56 per $100

ELECTRONIC SOUND EQUIPMENT

Citizens band radios, ham radios, cellular phones, stereos, VCR’S, etc. The total limit for electronic sound equipment is $10,000.

Rates:  
$50 Deductible $10.00 per $100  
$100 Deductible $ 6.00 per $100

FAMILY GARDENING EQUIPMENT

Coverage is available for the Family Gardening and Incidental Farming exposure. Farm machinery held for sale, used for custom work, logging or forestry operations, and irrigation equipment are not eligible for coverage. Coverage is designed for equipment used in the family garden or in the maintenance of the insured premises.

Applications should describe each item by type of equipment, manufacturer, year built and serial number if it is available. A coverage amount is to be shown for each item.

The total limit for scheduled family gardening or incidental farming equipment is $7,500 per item and $15,000 for total schedule.

Rates:  
$ 50 Deductible $0.60 per $100  
$100 Deductible $0.58 per $100
FINE ARTS

Coverage is available for fine arts as scheduled, such as paintings, etchings, pictures, tapestries, art glass windows, and other bona fide works of art (such as valuable rugs, statues, bronzes, antiques, rare books,) or of historical value. These items must be stored safely and securely and used for home decoration.

Breakage coverage is available for most fine art objects; however, you must contact your underwriter prior to binding this coverage for china, porcelain and glassware.

The maximum limit per item is $10,000 and the total limit for scheduled Fine Arts is $25,000.

Rates:
- Including Breakage $0.55 per $100
- Breakage Limitation (PP-67) $0.36 per $100

FURS

The coverage of the fur floater is very broad. For valuation purposes on a new garment the bill of sale from a reputable furrier or department store is generally acceptable.

The maximum value is $7,500 per item and the total limit for furs is $25,000.

Rates:
- City & County of Los Angeles $1.28 per $100
- City of Palm Springs $0.595 per $100
- Remainder of State $0.595 per $100

GOLF EQUIPMENT

Coverage is provided for individually owned golf clubs, and golf equipment.

The maximum limit per schedule is $5,000 except for golf carts which have a $10,000 limit.

Rates:
- Golfer’s Equipment - Broad Form $1.17 per $100
- Golf Carts - $100 deductible $1.75 per $100

GUNS

Coverage is available when a complete description of the guns to be scheduled is provided. This description should include the name of the manufacturer, the cost, the date of purchase, and the serial number.

The maximum limit per item is $1,000, and the maximum total schedule is $5,000.

Rate: $1.35 per $100

HORSES, PONIES, AND PROJECT ANIMALS FOR 4-H TYPE CLUB ACTIVITIES

Coverage is available for cattle, sheep, hogs, horses, mules, goats, hobby, FFA, or 4-H type activates. The following livestock are ineligible for coverage: livestock on open ranges; horses or mules used for racing or carriage; business related exposure (such as boarding, stabling or breeding); circus, carnival or theatrical animals; and animals while in the care or custody of a veterinarian or humane society.

A $1,500 limit per animal and a total schedule of $5,000 is available.

Named Peril, including optional perils, no deductible coverage.

Rate: $1.50 per $100
JEWELRY
Jewelry is covered worldwide and is defined as articles of personal adornment made from precious and semiprecious materials. An itemized list stating the description and value of each item must accompany the application. All items valued over $2,000 will require a bill of sale (if a recent purchase) or a current appraisal.

Important factors in underwriting are prior loss history, protective devices, and the location and use of scheduled jewelry.

The maximum value per item is $5,000 on men's jewelry, and $10,000 per item on women's jewelry. The total allowable limit for jewelry is $25,000.

Rates:
- City & County of Los Angeles and City of Palm Springs: $2.45 per $100
- Remainder of State: $1.55 per $100
- Gemprints - Gemprinted and registered: 90% of above rates
- In Vault - In compliance with End. PP-63: $0.200 per $100

MUSICAL INSTRUMENTS
All instruments covered must be scheduled with a complete description, including serial numbers where possible. Values over $1,000 may require bills of sale or an appraisal before coverage is bound.

Musical instruments are very susceptible to damage.

Important factors to consider when underwriting musical instruments are: the intended use of the instruments) and previous loss history. An insured who travels frequently with the instrument should not be written. Refer all incidental professional usage to the company prior to binding coverage.

Maximum limit per item is $3,000 except for pianos which have a $15,000 limit; maximum schedule limit is $15,000.

Rates:
- Non-Professional - entire schedule: $0.63 per $100
- Incidental Professional (refer to company):
  - 1st $1,500: $2.70 per $100
  - Excess of $1,500: $0.585 per $100

OFFICE MACHINES & EQUIPMENT
Coverage is available for personal and incidental business office machines and equipment.

The maximum value per item is $2,000 and the maximum total schedule is $5,000.

Rate: $100 Deductible $2.00 per $100

SILVERWARE
A complete description, inventory, and documentation of values is required. Storage of property and protection devices are an important consideration when writing any silver schedule.

Maximum values are $5,000 per item and $25,000 per schedule.

Rate: $0.39 per $100
SMALL TOOLS AND EQUIPMENT

Coverage is available for small tools owned and used privately at home or for specialized tools which are used for hobbies. Tools used in a business or carried from job site to job site are not eligible for coverage. The tools should be locked in a tool box or a locked room when not in use.

Maximum values are $1,500 per item and $5,000 per schedule.

Rates:
- Scheduled - $100 Deductible $3.25 per $100
- Unscheduled - $100 Deductible $4.00 per $100

SNOWMOBILES

Coverage is available for snowmobiles used for personal recreation or incidental farming exposure. The following snowmobiles are ineligible for coverage: rented to others; used to carry persons or property for a fee; used for business purposes; operated in a pre-arranged race, speed, pushing, pulling, jumping, demolition, or stunting activity or contest, including the practice or preparation for such activity or contest. Due to the many purposes, models, and designs of snowmobiles, special attention should be given to the maximum speed of each vehicle.

Maximum limit per snowmobile is $3,000 and $15,000 per schedule.

Rate: $100 Deductible $2.75 per $100

SPORTS EQUIPMENT

All sporting equipment must be for personal use and the insured must have a favorable loss history and minimal travel.

Motorized equipment, aircraft (including hang gliders or parachutes,) skis, scuba diving or similar equipment are not eligible.

The maximum limit per item is $1,500 and $5,000 per total schedule.

Rates: Refer to Company.
- Rates range from $1.00 to a maximum of $5.00 per $100 of coverage.