

American Reliable PERSONAL WATERCRAFT Underwriting Guidelines

- A. Definition of Personal Watercraft:**
1. Jet drives only – No Outboard Watercraft.
 2. Maximum Capacity – 4 People.
 3. Maximum Length – 16 Feet.
 4. Jet Drive Boats under 16 feet are acceptable.
- B. All policies are for PERSONAL USE ONLY.
NO COMMERCIAL OR RENTAL COVERAGE.**
- C. Named Insured MUST be 18 or older.
Youngest operator must be at least 14.**
- D. No more than five minor MVR violations in past 36 months.**
- E. No major MVR violations.**
- F. Policy insures only STOCK MANUFACTURED watercraft.
Custom paint or accessories are covered by selecting ACCESSORY COVERAGE.**
- G. LIABILITY ONLY policies are acceptable.**
- H. TERRITORIAL LIMITATION: Within 10 miles of the coast of the United States, its territories, or possessions.**