

Yacht Insurance Questionnaire

Detailed yacht underwriting intake and hurricane preparedness plan

Interactive PDF: download this file, then open it in Adobe Acrobat or Apple Preview. Tap or click fields to type. iPhone Files/Preview: tap a square and type X. Attach the current declarations, five-year loss runs, purchase agreement, registration/documentation, survey/valuation, captain resume, photos, and hurricane-plan confirmations.

APPLICANT AND CONTACT INFORMATION

Named insured / owner

Entity type

Mailing address (street, city, state, ZIP)

Primary contact

Phone

Email

Date of birth

Occupation / business

Years boating experience

Is the vessel owned by an LLC, corporation, trust, or other entity?

☐

Yes

☐

No

If yes, provide entity name, ownership details, and relationship to operator(s).

YACHT IDENTIFICATION AND VALUE

Vessel name

Official / documentation number

Year / builder

Model / series

Length overall (ft)

Gross tonnage

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Hull material

Flag / registry

Purchase date / price

Requested agreed value

Tender/PWC total value

Personal effects value

Lienholder / loss payee: legal name, address, and loan number.

Major machinery, navigation/electronics, stabilizers, generators, water toys, art, and custom equipment with estimated values.

CONSTRUCTION, MACHINERY AND CONDITION

Main engine count / make

Total horsepower

Main engines: model, serial number, year, hours, rebuild/overhaul history, and last service.

Generators and auxiliary machinery: make/model, kW, hours, last service, and maintenance program.

Fuel capacity / type

Maximum / cruising speed

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Last haul-out/bottom inspection date; work completed; next scheduled haul-out; yard name/location.

Any existing damage, deferred maintenance, osmosis/corrosion, machinery issue, or recommendation not completed?

☐ Yes☐ No

Describe open survey recommendations, repairs, responsible yard, cost, and target completion date.

Refit history: dates, scope, yard/contractor, cost, and changes to structure, systems, engines, or use.

OPERATORS, CAPTAIN AND CREW

List every regular operator: full name, DOB, license/certificate, years operating similar vessels, and any boating safety course.

Any operator with a marine loss, violation, suspension, DUI, or felony in the past 5 years?

☐ Yes☐ No

If yes, provide operator, date, event, vessel involved, and outcome.

Will a paid captain be used?

☐ Yes☐ No

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Captain: name, DOB, home port, license type/tonnage, issue/expiration dates, years as captain, years on this vessel/type, and loss history.

Number of paid crew

Maximum passengers

Crew roles, credentials, training, employment status, workers compensation arrangement, and written safety duties.

USE, CHARTER AND NAVIGATION

Use

☐ Private

☐ Charter

☐ Business

Describe private/charter/business use; number of charter days; charter management; bareboat or crewed; and any compensation received.

Requested navigation limits, seasonal cruising itinerary, furthest destination, ocean crossings, and delivery voyages during next 12 months.

Estimated annual engine hours

Months operated annually

Any racing/regattas, liveaboard use, corporate entertainment, diving, fishing tournaments, or water-sports instruction?

☐ Yes

☐ No

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Describe special activities, dates/locations, participants, and safety controls.

HOME PORT, MOORING AND LAY-UP

Primary home port: marina, address, slip/mooring number, dock type, exposure, security, fire protection, and maximum storm surge capacity if known.

Normal berth

☐

Afloat

☐

Dry storage

☐

Private dock

Other seasonal ports, dates at each location, and storage/lay-up arrangements.

Tender(s)/PWC: year, make, model, HIN, engine, horsepower, value, storage, and operator details.

SAFETY, MAINTENANCE AND SECURITY

Professional written maintenance program and service logs?

☐

Yes

☐

No

☐

N/A

Automatic fixed fire suppression in engine/generator spaces?

☐

Yes

☐

No

☐

N/A

High-water alarms, automatic bilge pumps, and remote monitoring?

☐

Yes

☐

No

☐

N/A

Smoke/heat/CO detection and portable extinguishers serviced?

☐

Yes

☐

No

☐

N/A

EPIRB, life raft, PFDs, flares, AIS, and emergency communications current?

☐

Yes

☐

No

☐

N/A

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GPS tracking, intrusion alarm, immobilization, and controlled key access?

☐ Yes

☐ No

☐ N/A

Formal crew drills for fire, flooding, abandon ship, and man overboard?

☐ Yes

☐ No

☐ N/A

Maintenance manager/yard, inspection frequency, remote-monitoring provider, alarm recipients, and emergency-response contacts.

HURRICANE PLAN - RESPONSIBILITY AND ACTIVATION

Provide a realistic plan that can be executed before local roads, bridges, boat ramps, marinas, and yards become congested. Do not plan for anyone to remain aboard during a hurricane.

Plan coordinator / mobile phone

Backup coordinator / mobile phone

Who has authority to move/haul the yacht if the owner is unavailable? Include captain/contractor name, phone, and written authorization status.

Activation trigger: forecast/watch/warning, wind threshold, distance from storm, and latest time before predicted landfall when action begins.

Estimated hours to complete plan

Crew/helpers required

Plan has been practiced or reviewed within the last 12 months?

☐ Yes

☐ No

HURRICANE PLAN - PRIMARY DISPOSITION

Primary storm action

☐ Haul out

☐ Relocate

☐ Secure afloat

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Primary destination: yard/marina/address/coordinates, contact name/phone/email, reservation or contract number, and confirmation date.

Relocation route, bridges/locks/draft restrictions, estimated travel time, fuel plan, departure trigger, and qualified operator(s).

Haul-out method and equipment: lift/trailer capacity, blocking/strapping method, tie-down points, anchoring, drainage, and distance above expected surge.

If secured afloat: dock/mooring type, piling/cleat condition, doubled line plan, chafe protection, fenders, surge allowance, and neighboring-vessel exposure.

HURRICANE PLAN - BACKUP AND PREPARATION CHECKLIST

Backup destination/action if the primary yard, route, lift, marina, or contractor becomes unavailable. Include confirmation/contact details.

Remove/secure sails, canvas, enclosures, cushions, tenders, water toys, loose electronics, and deck gear

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Planned

☐

N/A

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Seal hatches/ports; clear scuppers/drains; test bilge pumps and high-water alarms

☐ Planned

☐ N/A

Disconnect shore power/water; close fuel/propane valves as appropriate; protect batteries

☐ Planned

☐ N/A

Photograph/video vessel and equipment immediately before storm preparation

☐ Planned

☐ N/A

Secure registration, policy, survey, inventory, keys, and emergency contacts off vessel

☐ Planned

☐ N/A

Notify marina/yard, captain/crew, insurer/agent, lienholder, and monitoring service as applicable

☐ Planned

☐ N/A

Arrange post-storm access, inspection, salvage/towing contact, and prompt loss reporting

☐ Planned

☐ N/A

Special instructions, equipment vendors, towing/salvage provider, and any limitation that could prevent timely execution.

COVERAGE REQUESTED AND PRIOR INSURANCE

Desired effective date

Current carrier / policy number

Current expiration

Years continuously insured

Requested hull/agreed value, liability/P&I, medical payments, uninsured boater, personal effects, tender/PWC, towing/salvage, pollution, crew, charter, and other limits.

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Requested deductibles, including named-storm/wind deductible, and any lender/marina insurance requirements.

Any cancellation, nonrenewal, lapse, restriction, or special deductible in past 5 years?

☐

Yes

☐

No

Five-year loss history for owner, operators, captain, and vessel: date, cause, amount paid/reserved, status, and corrective action. Write NONE if none.

REQUIRED SUPPORTING DOCUMENTS

Current declarations, renewal terms, and five-year marine loss runs

☐

Attached

☐

Pending

☐

N/A

Purchase agreement, registration/documentation, and lienholder requirements

☐

Attached

☐

Pending

☐

N/A

Current out-of-water survey and valuation with recommendation status

☐

Attached

☐

Pending

☐

N/A

Recent photos: port/starboard, bow/stern, decks, interior, helm, machinery spaces, and home berth

☐

Attached

☐

Pending

☐

N/A

Captain resume/license and operator boating records

☐

Attached

☐

Pending

☐

N/A

Marina/yard haul-out or storm-storage contract/confirmation

☐

Attached

☐

Pending

☐

N/A

Maintenance/refit records and equipment inventory

☐

Attached

☐

Pending

☐

N/A

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CERTIFICATION AND AUTHORIZATION

I certify that the information provided is true and complete to the best of my knowledge. I understand this questionnaire is an agency intake document, not a binder or guarantee of coverage. Coverage is effective only when confirmed in writing by an authorized insurer or MAD Insurance.

Applicant / representative

Title

Electronic / typed signature

Date