

Common Recommendations

One of the quickest ways to help ensure the safety of your family and friends while aboard your boat is to identify common maintenance items before they become a problem.

What follows is a list of the recommendations that our surveyors most commonly identify:

- Incorrect battery installations;
- Lack of smoke detectors on boats over 26' in length with accommodation spaces for sleeping;
- Lack of carbon monoxide detectors on gasoline powered boats with berths;
- Incorrect portable fire extinguisher location, improper number of fire extinguishers, improperly maintained;
- Lack of vapor detectors on gasoline powered boats;
- Engine, generator and exhaust system problems; connections not double-clamped;
- Unsatisfactory condition of life jackets/PFDs and improper storage;
- Improper use of portable electric heaters;
- Lack of throwable device (ring, horseshoe, MOB, etc.) with proper line;
- Poor installations of bilge blower, or none installed on gasoline powered boats;
- Loose or unsupported electrical wires throughout the boat;
- Automatic bilge pump problems;
- No Ground Fault Circuit Interrupters for 110-volt AC outlets in galleys, heads, machinery spaces and weather decks;
- Federally required "Discharge of trash/oil" placards not posted.

Fulfilling the Unique Needs of the Yacht and Boat Owners

Protecting boaters and their vessels, whether they are 20 or 200 feet, requires sophisticated knowledge, experience and a degree of creativity. ACE Recreational Marine Insurance® has all this and much more, including more than two centuries of serving marine clients. Working with a company whose history began in 1792, when our predecessor company wrote the very first marine insurance policy in the United States, provides you an unparalleled measure of stability in today's ever-changing financial marketplace.

ACE Recreational Marine Insurance is a member of the ACE Group®, a global leader in the property and casualty insurance business. The ACE Group provides a diversified range of insurance and reinsurance products and services through physical operations in more than 50 countries and the ability to conduct business in more than 140 countries around the world. We focus on our clients through personalized service and innovative products – all backed by superior financial strength and stability.



**ace recreational
marine insurance**

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Photo Self-Survey Program® ACE Recreational Marine Insurance

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Any inquiries by us or responses by you are for informational underwriting purposes only and are not designed to be a replacement or substitute for the advice of a safety consultant or serve as any type of guarantee regarding vessel performance/operation or coverage under your policy. Please refer to your policy for coverage terms and conditions.

ACE Recreational Marine Insurance is the marine marketing and underwriting division of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies. Insurance policies issued by ACE are underwritten by the insurance companies of ACE USA that are rated* A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor's.

* Company ratings as of October 1, 2009.

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**ace recreational
marine insurance**

**Photo
Self-Survey
Program®**

**An exclusive service for
ACE customers**

Advantages of ACE Recreational Marine's Photo Self-Survey Program®

A marine survey is typically conducted by an independent marine surveyor, whose mission is to objectively inspect and assess the overall condition of a yacht or boat. Quality marine surveyors, though, are often difficult to find in many areas of the country and can be quite costly. Surveyors may charge between \$10 and \$25 per foot to inspect your boat, and this cost can add up over time as surveys are often requested by insurance companies, particularly as your boat ages.

ACE Recreational Marine Insurance offers a simple, convenient and free alternative to the sometimes challenging and expensive surveying experience with our Photo Self-Survey Program®. We provide the instructions and tools for you to complete the inspection yourself – on your own schedule and at no cost to you.*

All we ask is that you complete our Photo Self-Survey process, which is outlined here in detail for you. Your information will be reviewed by one of ACE's professional marine surveyors, many of whom are graduates of the most prestigious maritime institutions in the country, as well as retired officers of the U.S. Coast Guard and U.S. Navy, and boating experts with many years of surveying experience.

Our surveyors will provide you with a written list that summarizes any issues or deviations from the recognized standards of the National Fire Protection Association, the American Boat & Yacht Council or U.S. Coast Guard Regulations, and suggest suitable resolutions. It's that simple, but please don't underestimate the importance of your cooperation.

ACE Recreation Marine Insurance has long been a leader in promoting maritime safety and we provide this Photo Self-Survey Program to you – at no cost – to help you keep your vessel in sound condition. That way you, your family and other boaters can safely enjoy your time on the waterways!

The Photo Self-Survey Process

Your ACE underwriter has determined that an evaluation of your vessel is necessary due to its age, the time elapsed since the last survey, or various other technical reasons.

Once your underwriter initiates the Photo Self-Survey process, a package will be sent to you containing the following items:

1. Copy of our Self-Survey Check-Off Guide;
2. Single-use camera;
3. Self-addressed stamped return mailer;
4. Laminated copy of our Self-Survey Check-Off Guide to keep for your continuing reference.

ACE then requests that you:

1. Review the items and complete our Self-Survey Check-Off Guide.
2. Take the pictures requested on our Check-Off Guide, using the camera we've supplied.
3. Return both the completed Check-Off Guide and camera in the self-addressed, postage-paid return mailer.

These items need to be returned to us within 45 days, but should you require additional time please contact ACE at 866 525-2682 or photo.survey@acegroup.com.

If you have any questions concerning items included in our Check-Off Guide, we encourage you to ask for clarification at your boatyard or storage facility, or invite you to contact us directly.

ACE Recreational Marine Insurance's Service to You

ACE's Marine Advisory Services staff will:**

1. Evaluate your Check-Off Guide and photos. Our professional marine surveyors will complete this evaluation and submit a written report, along with the pictures you took, to your ACE underwriter. The surveyor will also include any necessary recommendations.
2. Any recommendations made will be sent to your insurance agent, who will forward a copy to you for your response and personal records.

Value-added service free to insureds

ACE Recreational Marine is pleased to assist you with a review of your boat and its equipment. This economical alternative to independent surveying requirements is just one additional advantage provided by ACE's Marine Advisory Services team.

***Marine Advisory Services**

Services provided in the Photo Self-Survey Program are intended solely to support underwriting by assessing and improving risks, based upon the information contained in the Self-Survey Check-Off Guide and the photographs submitted. These loss control services are not intended or provided as a direct consulting service and do not supplant any duty you have to maintain a safe vessel or facility.

**These steps will be completed by ACE Recreational Marine Insurance's Marine Advisory Services staff or one of their specially selected independent marine surveyors.