From the ultra preferred to the very unique, Markel Helmsman Yacht has distinct advantages. For the preferred yacht, rich coverage options ensure a well-protected boat owner. For the more unique, coverage options can be tailored regardless of age, boat type or other feature.

Markel American Insurance Company can provide security with a comprehensive yacht policy specifically designed for pleasure crafts 26 feet and over.

Markel Helmsman Yacht Highlights

Base Policy Includes

- Hull
  - No maximum length or hull value.
  - Agreed value provision for total losses with Replacement Cost provided for most partial losses.
  - Coverage for Protect and Recover in addition to the Hull limit.
  - Tender coverage provided, with $500 deductible.
  - $500 Electronics deductible for boats <= 10 years of age.
  - $1,000 Rental Reimbursement coverage included, with higher limits available.
  - $2,500 in Personal Effects coverage included, with higher limits available.
  - $750 in Emergency Towing and Assistance coverage included, with higher limits available.

- $1,000 Aggregate for Windstorm Extra Expense included.

Protection & Indemnity

- High Limits
- Jones Act
- Wreck Removal included, with purchase of Hull coverage.
- Coverage provided while operating insured yacht or non-owned yacht.

Longshore and Harbor Workers Compensation

Uninsured Boater coverage equal to the Protection & Indemnity limit, up to $2,000,000.

Oil Pollution separate limit to $800,000.

Medical Payments included at $10,000, with higher limits available.

For qualified boats:

Helmsman Plus: When Hull & Protection and Indemnity are purchased, we provide $25,000 Medical Payments, $10,000 Personal Effects and $2,500 Emergency Towing and Assistance at no charge.

Markel American’s Extra Benefits

<table>
<thead>
<tr>
<th>Optional Coverages</th>
<th>Premium benefit is provided for the following items:</th>
<th>Why Markel?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Fishing Trailer</td>
<td>Multi-unit under same policy</td>
<td>Competitive Rates</td>
</tr>
<tr>
<td>Transit &amp; Storage</td>
<td>Approved Safety Equipment</td>
<td>Expert Service</td>
</tr>
<tr>
<td>Boat Lifts &amp; Boat Houses</td>
<td>Pod Drive (IPS or Zeus)</td>
<td>Stability</td>
</tr>
<tr>
<td>Trip Coverage</td>
<td>Diesel Fuel</td>
<td>Superior Coverage</td>
</tr>
<tr>
<td></td>
<td>Operators 40 and Older</td>
<td>Innovative Approach</td>
</tr>
<tr>
<td></td>
<td>Lay-up</td>
<td></td>
</tr>
</tbody>
</table>

Markel American provides innovative solutions and superior coverage. They have knowledgeable claims and underwriting staff, top-notch service and with their commitment to the industry, they are well positioned to suit the needs of the yacht owner.

As part of Markel Corporation, Markel American offers superior long-term financial strength and stability. They price and underwrite their programs to provide value to customers while maintaining financial security, which promotes the long-term consistency of Markel Marine products. Markel American is rated “A (Excellent), XIII” by AM Best.

Together with Markel, we’re uniquely qualified to cover your Helmsman Yacht risks.

First Marine Underwriters
PO Box 369
Osage Beach, MO 65065
800-985-3679 or 573-348-2743
www.fmuagency.com