

**NEW!**

Quickly find the information you need throughout the following pages by using the underlined links.

You can also print this guide:

- To print the whole guide with photos: From your print window, locate the "Comments and Forms" drop down and select "Document and Markups," or, "Document and Stamps."
- To print the pages without photos: From your print window, locate the "Comments and Forms" drop down and select "Document."

# Boat and Personal Watercraft

## Release 9—Product and Underwriting Guide



**PROGRESSIVE®**

# Progressive Boat and Personal Watercraft Insurance

Attract new customers and give renewal customers more reasons to stay with our new product.

> New Features

- **Disappearing Deductibles**—Now available for Actual Cash Value coverage. [See page 11.](#)
- **Expanded Boat Acceptability**—Acceptability has been increased to \$350,000 in value and 50 feet in hull length for boats no more than 10 years old. [See page 6.](#)
- **Emergency Towing and Labor Coverage**—On-Water Tow coverage is now available for personal watercraft (PWC) as well as boats, and it pays for on-water towing and labor costs if your boat or PWC becomes disabled on the water. [See page 13.](#)
- **Advance Quote Discount**—Customers who obtain their insurance quote in advance of their policy’s effective date receive a discount. [See page 14.](#)
- **Pet Injury Coverage**—Now available for watercraft owners. [See page 12.](#)

> Progressive also offers...

- **Specialized coverage**—Designed specifically to meet the needs of boat and PWC owners.
- **Savings, savings, savings**—Many discounts, including: Claim Free Renewal, Homeowner’s, Multi-Boat, Multi-Policy, Paid-in-Full, Responsible Driver, Original Owner, Prompt Payment, and Transfer.
- **Innovative, easy-to-use technology**—[ForAgentsOnly.com \(FAO\)](#) allows you to process quotes and customer payments, check agency reports, order free marketing materials, and more in minutes!
- **Personalized 24-hour claims service**—Our claims specialists receive intensive boat training. One claims specialist is assigned to manage your customer’s claim from start to finish.
- **Coverage for a variety of vehicles**—In addition to boat and PWCs, we cover automobiles, motor homes, travel trailers, motorcycles, ATVs, scooters, golf carts, snowmobiles, dirt bikes, and commercial vehicles.

If you have any questions about the information in the following pages, please contact your Progressive account sales representative, or call our 24-hour agency customer service team at 1-877-776-2436.

Thank you for choosing to sell Progressive.

**Note:** Not all programs and features are available in every state and the specifics of each program feature and each coverage may vary by state. Please refer to your state page on [ForAgentsOnly.com \(FAO\)](#) for program and feature details. Please refer to the policy contract and any endorsements for coverage details, which may differ between Progressive products.

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# Agent Reference Information

## FORAGENTSONLY.COM (FAO)

FAO is the Progressive agency-dedicated Web site.

Use it to:

- quote and sell new policies.
- process policy changes online.
- make customer payments.
- view and print up-to-date policy documents, ID cards, and declarations pages.
- get referrals.
- check the status of your customers' claims.
- monitor your agency's production and loss reporting numbers and quality measures.
- access your commission statement.
- access product and underwriting guidelines.
- review binding restrictions.
- access marketing materials on the Progressive Brand Express.
- participate in online training courses.
- access sales tools to help you grow your business.

Our exclusive toll-free Agency Service and Agency Supplies phone number . . . . . 1-877-776-2436  
Customer service and new business documentation fax number . . . . . 1-800-229-1590

# Customer Reference Information

**Online Service.** . . . . . [progressiveagent.com](http://progressiveagent.com)

Your customers can go to [progressiveagent.com](http://progressiveagent.com) to:

- make payments.
- check the status of a claim.
- quote policy changes.
- print policy documents.

**Automated Customer Service.** . . . . . 1-800-876-5581

Pay by phone, verify last payment received, or due date of next payment.

**Our 24-hour toll-free claims reporting phone number** . . 1-800-925-2886

**Customer fax number** . . . . . 1-800-229-1590

**24-hour Emergency Roadside Assistance** . . . . . 1-800-776-2778

## ADDRESSES

| Correspondence Address*  | Overnight Delivery Address      |
|--------------------------|---------------------------------|
| Progressive              | Progressive                     |
| P.O. Box 6807            | 6300 Wilson Mills Road – PS     |
| Cleveland, OH 44101-1807 | Mayfield Village, OH 44143-2109 |

\*Payments with coupons should be mailed to the address shown on the coupon. Payments without coupons should be mailed to the correspondence address. The term "Progressive" is used generically in this product guide and represents the specific underwriting company issuing the policy.

# Processing Guidelines

## NEW BUSINESS—QUOTING

All new business quotes must be completed via [ForAgentsOnly.com](https://ForAgentsOnly.com) (FAO). If you are having technical problems and/or need assistance with [FAO](#) Quoting, please contact the Agent Support Help Desk at 1-877-776-2436.

## NEW BUSINESS—UPLOAD ONLY

To provide you and your customers with the fastest service, we do not accept paper applications. Please upload all applications via [FAO](#).

## NEW BUSINESS BINDING

Original applications will be bound as of the date on the application if:

- › the application and all applicable documents are complete and signed by the applicant;
- › the initial payment has been made, and any outstanding balance (if applicable) has been paid, on the date of application;
- › the application is uploaded and a policy number is issued;
- › the effective date is no earlier than the date upon which you received the initial payment and the application is completed and signed by the applicant;
- › the application does not include any class of risk or type of insurance not specified in the underwriting requirements; and
- › the information contained within the application is, to your knowledge, truthful and accurate.

**Note:** Agents/Brokers do not have the authority to issue policies, endorsements, or cancellation notices unless specifically authorized by Progressive in writing to do so.

**Note:** [FAO](#) Quoting will prevent you from selling a policy with an effective date that is outside your binding authority (more than 72 hours prior to the time you upload the policy).

## BINDING RESTRICTIONS

Coverage may not be written or bound in any area where there is a hurricane or tropical storm watch or warning. Binding may also be restricted for other natural disasters, such as a flood, tornado, earthquake, etc., at Progressive's discretion. Always check [FAO](#) to see if any binding restrictions are in place for your area.

## ENDORSEMENTS

Save time and effort by processing endorsements via [FAO](#). While online you can also access and print policy documents, including declarations pages, ID cards, bills, and renewal notices.

## FAXED DOCUMENTS

The following transactions require a customer's signature and must be faxed to 1-800-229-1590:

- › agent of record changes (fax this prior to policy renewal—we do not make these changes mid-policy period).
- › changes or deletions of the named insured.
- › coverage reductions (if your state requires these be faxed to Progressive).
- › proof documents for Homeowner's Discount (customer signature not required).

## REPLACEMENT BOAT

- › If there is no change in coverage—notify us within 30 days of purchase date.
- › If there is a change in coverage—notify us immediately. A change in coverage does not apply until we are notified.

## CANCELLATIONS

- › Customer Request—If Progressive cancels a policy due to customer request or non-payment of premium, we will calculate any refund due on a daily pro rata basis. A \$30 cancellation fee may be charged (varies by state) during the initial policy period only.
- › Company Cancel—Progressive will refund premium on a daily pro rata basis for the period from the date of cancellation to the expiration date. No cancellation fee will be charged.
- › Loss Payee—Progressive mails notice of cancellation to Loss Payees unless Loss Payee submits written release of their copy of the policy.
- › Duplicate coverage—Cancellation requests due to duplicate coverage must be accompanied by a copy of the declarations page from the current carrier showing coverage and effective date.
- › Effective Date/Time—12:01 a.m. on the cancellation day.

Installment payments postmarked the day of cancellation will be accepted and the policy will remain in force.

# Processing Guidelines (Cont'd)

## RENEWALS

- Renewal notices issue automatically at least 16 days prior to the policy expiration date.
- Electronic Funds Transfer (EFT) payment—The insured will be notified that funds will be automatically withdrawn at renewal if the EFT payment option was selected.
- If the payment is postmarked within 90 days after the expiration date, we will renew the policy with a lapse in coverage one day after the postmark date. If the payment is postmarked more than 90 days after expiration, the policy must be rewritten.
- Renewals with more than a 90-day lapse must be submitted as a new application.

## REWRITES

When rewriting a policy, please ensure all eligible coverages transfer to the new policy. All outstanding balances on cancelled policies must be paid before the policy is rewritten.

## REINSTATEMENTS

There are circumstances for which a reinstatement of a policy is acceptable. Please call policy services with individual questions.

## ACQUIRED/TRANSFERRED BUSINESS

If you acquire a Progressive policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. These records must be maintained in accordance with the terms of your Producer's Agreement and all applicable laws.

## FILE MAINTENANCE AND AUDIT REQUIREMENTS

Prior to upload, [FAQ](#) will display a list of documents that are to be kept in your agency files. Please be sure to maintain all required documents.

We'll perform routine audits on random files. You will be required to provide file maintenance documentation to a Progressive representative during an on-site visit or fax audit.



# Boat Types and Acceptability Guidelines

## PLEASURE BOAT ACCEPTABILITY

- For boats no more than 10 years old: \$350,000 in value, 50 feet in hull length
- For boats 11-20 years old: \$250,000 in value, 50 feet in hull length
- For boats greater than 20 years old: \$40,000 in value, 50 feet in hull length

**Note:** Select zip codes in hurricane-prone states: up to 35 feet in hull length and \$175,000 in value.

### DINGHY RUNABOUT



types: tenders/dinghies less than 16 feet

### FAMILY RUNABOUT



types: cuddy cabin, deck boat, open bow, ski boat

### PERFORMANCE RUNABOUT



types: boats capable of speeds greater than 60 mph

### CABIN CRUISER



types: express, sedan, aft-cabin, fly bridge, motor yacht, trawler

### BASS



### FLATS/BAYBOAT



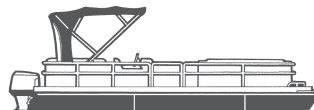
### WALKAROUND CUDDY



### CENTER CONSOLE



### PONTOON



### HOUSEBOAT



### SAILBOAT



types: mono hull, catamaran, trimaran

### PERSONAL WATERCRAFT (PWC)



Water jet-pump-driven watercraft up to \$27,000 in value.

**Note:** FAO software will automatically assign the proper rating symbol based on the year, make, model, value, horsepower, length, and weight of the boat.

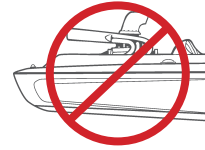
**Note:** Maximum speed is determined by Progressive using information obtained from boat manufacturers and from independent testing publications.

# Hull and Propulsion Types

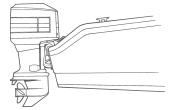
V-HULL



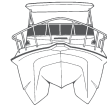
EXPOSED ENGINE  
(UNACCEPTABLE)  
OVER-THE-TRANSOM  
EXHAUST



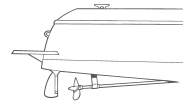
OUTBOARD



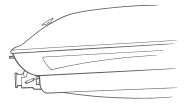
DISPLACEMENT  
CATAMARAN HULL



INBOARD



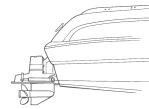
JET



PERFORMANCE  
CATAMARAN TUNNEL  
HULL (UNACCEPTABLE)



INBOARD/OUTBOARD  
(STERN DRIVE)



# Boat Rating Information

## RATING BASE

The definition of the watercraft value depends on the type of Physical Damage coverage selected. A current BUC guide, ABOS Blue Book, N.A.D.A. Appraisal guide, or an accredited marine survey may be used to help determine the watercraft value. For boats purchased within the last two years, a sales receipt may be used to help determine the value. Please ensure the value or rating base is reasonable for the specific year, make, and model of boat.

**Total Loss Replacement/Purchase Price**—Represents the purchase price of the watercraft (including tax and title fees paid at the time of purchase), including motor(s), portable boating equipment, permanently attached equipment, and trailer, if trailer coverage is requested.

**Agreed Value**—Represents the current market value of the watercraft, including any motor(s), portable boating equipment, permanently attached equipment, and trailer, if trailer coverage is requested. Sales tax and title fee should not be included.



**Actual Cash Value**—Represents the current market value of the watercraft, including motor(s), portable boating equipment, permanently attached equipment, marine electronics, and trailer, if trailer coverage is requested. Sales tax and title fee should not be included. The insured should periodically review this amount to ensure that it continues to reflect the current market value and notify us of any changes, since total loss settlements will pay the lesser of this amount or the actual cash value at the time of loss minus the deductible.

Permanently attached equipment is fastened to the hull using bolts or brackets, including slide-out brackets. Permanent equipment includes, but is not limited to:

- › audio/video equipment
- › radar and sonar systems
- › depth/fish finders
- › ship-to-shore radios
- › downriggers/outriggers
- › trolling motors
- › LORAN and GPS systems

Portable boating equipment is detachable equipment customarily kept in or on a boat for the maintenance or use of the boat. Portable boating equipment includes, but is not limited to:

- › anchors
- › sails and rigging
- › lights
- › tarpaulins/covers
- › safety and lifesaving equipment
- › water skis, wake boards, knee boards, tubes
- › portable marine electronics

**Note:** Scuba equipment is NOT considered portable boating equipment. Scuba equipment can be insured under “Personal Effects” if coverage is desired.

## PRINCIPAL DOCKING/MOORING/STORAGE LOCATION

Principal docking/mooring/storage location is the ZIP Code where the boat is located at least six months of the year. The location must be in a state with a filed program. [FAO](#) will automatically assign the proper territory rating factor based on ZIP Code.

**Note:** Progressive does not surcharge for the type of storage.

# Unacceptable Risks

Although we provide coverage for almost all risks, the following risks are not acceptable for our Boat program:

## UNACCEPTABLE INSURED/OPERATORS

- › Operators who do not possess a valid U.S., Canadian, or international driver's license.
- › Operators without a permanent address, including migratory, seasonal occupation, or transient risks in most states.
- › Operators requiring a financial responsibility filing.
- › Applicants who have had a policy canceled or nonrenewed by PGR for the following:
  - Fraud or misrepresentation in connection with an application for insurance.
  - Fraud or misrepresentation in connection with presentation or settlement of a claim.
  - An unauthorized payment in connection with an application for insurance or a policy.
- › Applicants who have been convicted of insurance fraud.

## UNACCEPTABLE BOATS

- › Boats up to 10 years old and over \$350,000 in value or 50 feet in hull length.
- › Boats 11-20 years old and over \$250,000 in value or 50 feet in hull length.
- › Boats greater than 20 years old and over \$40,000 in value or 50 feet in hull length.
- › Personal Watercraft valued over \$27,000.
- › Boats in select zip codes in hurricane-prone states: over \$175,000 in value or 35 feet in hull length.
- › Boats with maximum speeds exceeding 75 mph\*. (\*Bass boats with maximum speeds exceeding 90 mph.)
- › Boats with engine horsepower greater than 500 for a single engine or 1,000 for twin engines.
- › Boats equipped with over-the-transom exhaust and/or exposed inboard engine(s).
- › Boats with more than two engines (other than trolling motors or "kicker" motors).
- › Wood, steel, ferro cement, or performance catamarans/tunnel hulls. Please refer to the illustrations on [page 7](#) for additional assistance in determining hull type.

- › Boats that do not meet published U.S. Coast Guard standards.
- › Boats principally docked/moored/stored in Canada, District of Columbia, Mexico, the Bahamas, or Puerto Rico. "Principally Docked/Moored/Stored" is defined as at least six months in a given state or location.
- › Boats used as a primary residence ("Live Aboards").
- › Boats used for any business or commercial purpose, including but not limited to: pickup or delivery of goods, limousine or taxi service, emergency services, food concessions, or commercial fishing (including netting and trapping).
- › Boats used for racing or speed tests (except sailboats and rowing sculls).
- › All amphibious boats, hovercraft, or airboats.
- › Foot pedal/paddle, steam, glass bottom, and ice boats (sailboat).
- › Boats without a serial number.
- › Homemade boats with Physical Damage coverage.
- › Houseboats that do not have motors.
- › Boats rented or leased to others by the insured.
- › Rented boats and personal watercraft
- › Boats with more than two owners.
- › Engine/Motor Only coverage.
- › Physical Damage only policies.
- › Any water sport activity involving a device designed for flight (i.e., para-sailing, hang-gliding, and kite-skiing).

## INSPECTIONS

Progressive may, on occasion, require an inspection on any boat after binding. Any inspections requested after binding will be completed at Progressive's expense and may result in underwriting and/or premium adjustments. Failure to cooperate with an inspection may result in policy cancellation.

# Specialized Coverages\*

Progressive wants to be your first choice for boat insurance. We will insure almost any boat at a great rate. Give your customers the coverage and service they need by selling them a Progressive specialized Boat policy, instead of packaging or endorsing their boat onto their homeowner's policy.

## TOTAL LOSS REPLACEMENT/PURCHASE PRICE

Progressive's Total Loss Replacement/Purchase Price is available on previously untitled boats up to one model year old. In the event of a total loss, this coverage replaces the insured boat with a previously untitled boat that is, to the extent possible, the same make and model, and which contains comparable equipment. If the insured does not replace the insured boat, or if the insured boat is over five model years old at the time of loss, we will pay the purchase price. The insured must be the original owner to qualify as a "new" boat for Total Loss Replacement/Purchase Price coverage. In the event of a partial loss, this coverage pays the lowest of the amount necessary to replace the stolen or damaged property, the amount necessary to repair the damaged property to its pre-loss condition, or the Purchase Price.

The Purchase Price must be increased if the policyholder attaches additional equipment that increases the value of the boat. Total Loss Replacement coverage requires a sales receipt to determine the rating base. (Coverage not available for Personal Watercraft.)

## AGREED VALUE

Agreed Value is available on all boats qualifying for Physical Damage coverage. In the event of a total loss, this settlement method pays the rating base regardless of the Actual Cash Value. In the event of a partial loss, this settlement method pays the lowest of the amount necessary to replace the stolen or damaged property, the amount necessary to repair the damaged property to its pre-loss condition, or the agreed value. The Agreed Value must be substantiated at the time of binding.

For boats purchased within the last two years, a sales receipt may be used to help determine the rating base. If a sales receipt is unavailable, the rating base may be determined by referring to BUC guide, ABOS Blue Book, N.A.D.A. Marine Appraisal guide, or an accredited marine survey. (Coverage not available for Personal Watercraft.)

## >>> NOTE

### PROGRESSIVE DOES NOT TAKE A DEDUCTION FOR BETTERMENT.

Progressive promises to return vehicles to pre-accident condition or better. Other companies deduct "betterment" or "depreciation" percent-

ages that reflect the amount of remaining life of the item. By choosing Progressive, once your customer pays the deductible, he or she will receive full compensation for parts at today's value, regardless of how long those parts have been in service. Compare our contract with contracts from other companies and show the difference to your customers.

## ACTUAL CASH VALUE

Actual Cash Value coverage is the most economical choice when it comes to insuring a boat. This coverage is available for all boats and PWCs qualifying for Physical Damage coverage. Actual Cash Value is determined by the market value, age, and condition of the boat or PWC at the time of the loss. This coverage will pay the lowest of the amount necessary to replace the stolen or damaged property, the amount necessary to repair the damaged property to its pre-loss condition, the Actual Cash Value at the time of loss, or the rating base.

**Note: Physical Damage coverage is not available if the boat is more than 20 years old with a rating base greater than \$40,000.**

## DEDUCTIBLES

Available Physical Damage deductible options: \$250, \$500, \$1,000, \$2,500, and \$5,000. Deductible applies to hull, machinery, permanently attached equipment, and portable boating equipment.

- A deductible of \$250 shall apply to each loss to a trailer if you have paid the premium for Trailer coverage. However, no deductible for loss to a trailer shall apply if you have incurred a deductible under Comprehensive coverage or Collision coverage for the same loss.
- A deductible of \$500 shall apply to each loss to marine electronics. However, no deductible for loss to marine electronics shall apply if you have incurred a deductible under Comprehensive coverage or Collision coverage for the same loss.
- If two or more deductibles apply to any one covered loss, only the lowest deductible will apply.

All losses, whether partial or total and regardless of the loss settlement option that applies (except Actual Cash Value rating base settlements), are subject to the applicable deductible.

# Specialized Coverages\* (Cont'd)

## DISAPPEARING DEDUCTIBLES

Disappearing Deductibles are included for no extra premium with Total Loss Replacement/Purchase Price and Agreed Value coverages, and are now available for an extra charge with Actual Cash Value coverage.

Disappearing Deductibles provide a reduction of 25 percent in Comprehensive and Collision deductibles for each claim-free policy period. When the fourth consecutive claim-free policy period is reached, the deductible will be \$0. If Progressive pays a Comprehensive or Collision claim on any property (including any boat, boating equipment, or trailer), deductibles return to their original amounts upon the next renewal. Non-Physical Damage related claims (e.g., Liability, Roadside Assistance, etc.) do not affect the Disappearing Deductible level. Disappearing Deductibles do not reduce or eliminate the deductibles for trailers or marine electronics.

## NAMED STORM DEDUCTIBLE

In certain hurricane-prone states, an increased Comprehensive deductible applies to all losses due to a weather system designated as a tropical storm or hurricane by the National Weather Service. This Named Storm Deductible applies to all losses whether partial or total and regardless of the loss settlement option that applies. The amount of the Named Storm Deductible is the greater of:

- two times the watercraft's Comprehensive deductible before any deductible reductions or elimination under Disappearing Deductibles; or
- five percent of the watercraft's rating base.

Please check [FAQ](#) to see if the Named Storm Deductible applies in your state. If so, notify applicants during the quote process of this deductible to help ensure customer satisfaction and retention later.

## WRECKAGE REMOVAL COVERAGE

(Included with Liability and/or comprehensive and collision coverages)

Progressive will pay reasonable costs incurred by the insured for any attempted or actual raising, removal, or destruction of the wreckage of an insured boat resulting from any loss for which Physical Damage coverage is provided. The limit of liability varies based on whether or not the insured is legally required to raise, remove, or destroy the boat.

\*Refer to Progressive's Boat and Personal Watercraft policy for complete details on all of our specialized coverages.

## FUEL SPILL LIABILITY COVERAGE

(Included with Liability coverage)

Progressive Liability coverage includes coverage for unintentional oil or fuel spills that result in bodily injury or property damage for which the insured is legally responsible because of an accident arising out of the ownership, maintenance, or use of the insured boat. The limit of coverage is the Liability coverage limits selected by the insured.

## LIABILITY COVERAGE

Liability coverage pays for damages, other than punitive or exemplary damages, for bodily injury and/or property damage for which an insured person becomes legally responsible because of an accident arising out of the ownership, maintenance, or use of a boat. When the customer is legally required, Liability coverage pays for the raising, removal, or destruction of the wreckage of a watercraft. There are multiple coverage limits available up to \$500,000 CSL.

We do offer a liability only option for those customers who need to make sure they meet state, marina, or yacht club requirements.

## MEDICAL PAYMENT COVERAGE

This coverage pays for reasonable expenses for necessary medical and funeral services received by an insured person due to bodily injury he/she sustained in an accident involving an insured watercraft.

Available coverage options: \$1,000, \$2,500, \$5,000, \$7,500, or \$10,000 per occurrence. No deductible applies.

## WATER SPORTS COVERAGE

(Included with Liability and Medical Payments coverages)

Liability and Medical Payments coverages automatically cover water-sports for no extra premium. Coverage is provided for bodily injury and resulting medical expenses to persons towed by a covered vehicle for water sports such as waterskiing, kneeboarding, wakeboarding, and tubing. Unacceptable water sport activities include parasailing, hang-gliding, kiteskiing, or any other activity involving a device designed for flight. Liability coverage for bodily injury to the named insured and resident relatives might be excluded, though Medical Payments coverage might still apply. As with all coverages, please see the policy contract for applicable exclusions.

# Specialized Coverages\* (Cont'd)

## UNINSURED BOATERS

This coverage pays a covered person occupying a boat or personal watercraft for bodily injury caused by the owner or operator of an uninsured or underinsured boat or personal watercraft.

### >>> NEW

#### PET INJURY COVERAGE\*

In the event of a loss covered under Collision or Comprehensive coverage, Pet Injury coverage will pay first-party claims up to \$1,000 for veterinary fees incurred as a result of injuries sustained by a dog or cat owned by the named insured or resident relative while riding in an insured vehicle. Pet Injury coverage will also pay \$1,000 if the dog or cat dies as a result of a covered loss, less any payment for veterinary fees for the pet, or is inside a covered vehicle when it is stolen and the pet is not found.

No deductible applies to this coverage.

\* Not available in all states.

### >>> PRIMARY

#### FISHING EQUIPMENT COVERAGE

This coverage pays up to selected limits for fishing equipment that is damaged, lost, or stolen. The most we will pay for loss or damage to any one item of fishing equipment is \$1,000. A tackle box is considered one item regardless of the number of lures, hooks, baits, and other items are stored in the container. A rod and reel are considered two separate items.

No coverage is provided for theft of fishing equipment from any location other than a watercraft unless such equipment is stolen from a locked compartment, a locked vehicle, or your locked residence, the theft is supported by visible evidence of forcible entry, and the insured person, or someone on his or her behalf, reports the theft to the United States Coast guard, the police, or other civil authority within 24 hours or as soon as practicable after the loss.

Progressive's Fishing Equipment coverage is PRIMARY, meaning that your customers don't have to worry about submitting a homeowner's claim. The following limits are available: \$1,000, \$2,500, \$5,000, and \$10,000. Our limit for loss to any one item of fishing equipment is \$1,000. A deductible of \$250 shall apply to each loss to fishing equipment.

### >>> PRIMARY

#### REPLACEMENT COST PERSONAL EFFECTS COVERAGE

Replacement Cost Personal Effects coverage pays selected limits up to \$5,000 for loss to personal effects while in or on a covered watercraft. This coverage is available for all boats, including PWCs. Personal effects does not include fishing equipment or permanent or portable boating equipment.

No coverage is provided for theft of personal effects unless such items are stolen from a locked compartment or cabin, the theft is supported by visible evidence of forcible entry, and the theft is reported to the U.S. Coast guard, the police, or other civil authority as soon as practicable after the loss. The following limits are available: \$1,000, \$2,000, \$3,000, \$4,000, and \$5,000.

Our limit for loss to any one item of personal effects is \$1,000. A deductible of \$250 shall apply to each loss of personal effects. The insurance that we provide for personal effects is PRIMARY.

Examples of personal effects include, but are not limited to:

- > binoculars
- > cameras
- > CD players
- > cell phones
- > clothing
- > coolers
- > portable radios
- > scuba equipment
- > sunglasses

\*Refer to Progressive's Boat and Personal Watercraft policy for complete details on all of our specialized coverages.

#### ON-ROAD ROADSIDE ASSISTANCE COVERAGE

This coverage is provided in the event of a covered emergency while your covered watercraft is on a trailer being towed or carried by a land motor vehicle or being loaded or unloaded from its trailer.

We will pay for our authorized service representative to provide towing of the vehicle, covered watercraft, and trailer TO THE NEAREST QUALIFIED FACILITY and necessary labor at the time and place of disablement, when the disablement is due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, water, or other fluids, flat tire, lockout, or entrapment in snow, mud, water, or sand within 100 feet of the roadway. Coverage extends to the vehicle towing the watercraft trailer, even if the vehicle is not insured by Progressive.

# Specialized Coverages\* (Cont'd)

This service is “Sign and Drive,” meaning there are no out-of-pocket expenses; all the insured has to do is sign the receipt and they’re back on their way. Roadside Assistance can be obtained 24 hours a day, seven days a week, anywhere in the U.S. or Canada.

Roadside Assistance coverage is included for watercraft with a listed trailer when Physical Damage coverage is purchased.

## ON-WATER EMERGENCY TOWING AND LABOR COVERAGE

This coverage provides reimbursement for on-water towing and labor costs in the event the customer’s boat becomes disabled while on the water. The labor must be performed at the place of disablement and coverage does not provide reimbursement if the disablement occurs where the boat is usually kept. Available coverage options: \$300, \$500, \$1,000, or \$2,500 per occurrence. No deductible applies.

## COASTAL NAVIGATION

The Coastal Navigation coverage limit of 75 nautical miles is included on all policies. It provides coverage for navigation of all inland lakes, rivers, and navigable waterways of the continental U.S. and Canada, including ocean waters 75 nautical miles or less from the coast of either the U.S. or Canada. This does not include the territory or territorial waters of other countries.

An optional Coastal Navigation limit of 125 nautical miles is available for an additional premium. It extends coverage from the coast of the U.S. and Canada, and includes certain territories and territorial waters of the Commonwealth of the Bahamas. This limit is available for powered boats at least 26 feet in hull length with two primary engines, and sailboats at least 26 feet in hull length with at least one inboard engine. (Coverage not available for Personal Watercraft.)

## MEXICO PHYSICAL DAMAGE COVERAGE

(Included with Comprehensive and Collision coverages)

You are required to purchase liability insurance through a licensed Mexican insurance company for coverage to apply in Mexico.

Provides automatic extension of the Physical Damage portion of the policy to cover losses occurring within Mexico, including ocean waters within 75 nautical miles of its coast. If the boat must be repaired in Mexico, we will only pay for those repairs needed to return the boat to the United States, and the amount we pay will not exceed what we determine to be the reasonable costs for such repairs in the U.S.

\*Refer to Progressive’s Boat and Personal Watercraft policy for complete details on all of our specialized coverages.

## SAMPLE COVERAGE OPTIONS

| Bodily Injury/ Property Damage | Uninsured/ Underinsured | Medical Payments | Comprehensive/ Collision Deductibles |
|--------------------------------|-------------------------|------------------|--------------------------------------|
| 25/50/10                       | 25/50                   | \$1,000          | \$250                                |
| 50/100/25                      | 50/100                  | \$2,500          | \$500                                |
| 100/300/50                     | 100/300                 | \$5,000          | \$1,000                              |
| 250/500/100                    | 250/500                 | \$7,500          | \$2,500                              |
| 100 CSL                        | 100 CSL                 | \$10,000         | \$5,000                              |
| 300 CSL                        | 300 CSL                 |                  |                                      |
| 500 CSL                        | 500 CSL                 |                  |                                      |

**Note:** You can add value for your customers by recommending higher deductibles for significant cost savings.

**Note:** Additional Bodily Injury/Property Damage coverage options may be available in your state. Refer to FAO.

# Discounts and Savings

## >>> NEW

### ADVANCE QUOTE DISCOUNT

Customers who initiate a quote at least one day before their policy begins will receive a discount.

Discount is based on number of days in advance and policy tenure.

### ASSOCIATION DISCOUNT

A discount will be granted to all active members of the USCG Auxiliary and the United States Power Squadron.

### CLAIM FREE RENEWAL DISCOUNT

A discount applies to the policy at renewal when no at-fault or comprehensive claims greater than or equal to \$1,000 were filed during the previous policy period.

### HOMEOWNER'S DISCOUNT

A discount applies to the policy if the insured owns a home, mobile home\*, or condominium.

Proof of home ownership is required in order to receive the discount. In most cases, [FAQ](#) will automatically verify home ownership. When home ownership cannot be verified, [FAQ](#) will instruct the agent to collect proof from the insured. In these cases, the agent must submit proof of home ownership to Progressive. Any of the following are acceptable as long as the information provided includes the name of the insured or spouse:

- > mortgage coupon
- > mortgage loan agreement
- > property deed
- > property tax bill
- > homeowner's insurance declarations page or application
- > homeowner's insurance renewal offer
- > homestead exemption certificate
- > letter from an indian reservation confirming that the insured owns a home within the reservation
- > print screen from an agency management system (does not need to show carrier's name)

- > Acord application printed from agency management system (for download agents, this is their copy of the Homeowner's declarations page)

**Note: For mobile homes, the document must include the year of the mobile home. Mobile homes must be 10 years old or newer.**

\*Varies by state.

### IDLE ASSISTED STEERING DISCOUNT

Progressive's software will automatically apply a discount to the Collision coverage for qualifying PWCs equipped with rudders that assist the operator in turning the watercraft during off-power and off-throttle situations.

### MULTI-BOAT DISCOUNT

A discount applies to the policy when two or more watercraft are insured on the same policy.

### MULTI-POLICY DISCOUNT

A discount applies to the policy whenever your customer or their spouse has another property and casualty policy in force with a company within the Progressive Group of Insurance Companies or with any of Progressive's private-labeled partnerships. The other policy may cover an automobile, mobile/manufactured home, motor home, travel trailer, motorcycle, ATV, snowmobile, golf cart, dirt bike, home, or commercial auto.

### ORIGINAL OWNER DISCOUNT

A discount applies to the Comprehensive and Collision coverages when the first issued title remains with the current owner.

### PAID-IN-FULL DISCOUNT

A discount applies to the policy when the insured pays 100 percent of the policy premium at point of sale.

### PROMPT PAYMENT DISCOUNT

Applies to the policy at renewal when it has been in effect for at least 12 months, is on an installment payment plan, and has had no late fees or Non-Sufficient Funds (NSF).

### RESPONSIBLE DRIVER DISCOUNT

A discount applies to the policy when none of the listed operators has a driving record surcharge applied to the policy.

## Discounts and Savings (Cont'd)

### SAFETY COURSE DISCOUNT

A discount applies to operators who have successfully completed a state-approved watercraft safety course within the past three years.

### TRANSFER DISCOUNT

A discount applies to the policy at new business when the named insured or spouse has had continuous boat or PWC insurance for one of the following scenarios:

- a) the prior insurance is with Progressive and the prior policy period expiration date is within the last six months;

- b) the prior insurance is from a carrier other than Progressive and the prior policy period expiration date is within the last 31 days; or
- c) the prior customer is Compliant Without Insurance and the prior policy period expiration date equals the new policy effective date.

The discount is tiered based on the policy tenure and will roll off after five years.

### »»» REMINDER

No limit on the number of discounts a customer can receive.

## Savings and Surcharges

### ACCIDENT FORGIVENESS

Progressive offers Accident Forgiveness at renewal. Customers will not be charged for an at-fault accident if all of the following conditions are met:

1. the claim was reported to Progressive;
2. the policy has been in force with Progressive for at least 48 months;
3. the policy did not have any other chargeable accidents during the prior 35 months;
4. the driver and vehicle were listed on the policy when the accident occurred; and
5. there are no other waived accidents on the policy.

### SMALL CLAIM FORGIVENESS

At renewal, each policy will be reviewed to determine if a claims payment was made. All claims where Progressive's total payout was \$500 or less will not be considered. There is no limit to the number of \$500 or less claims that will be waived.

### SURCHARGES

- A Driving Record surcharge applies to operators with accidents or violations that have occurred within 35 months of the policy inception date. Please include all accidents and violations that the insured received while operating a motor vehicle or watercraft. (Exception—see Accident Forgiveness and Small Claims Forgiveness)
- A surcharge applies to operators who do not have a valid U.S. or Canadian license, but have a foreign license or international driver's license.
- An Unverifiable Driving Record surcharge applies to operators whose driving record cannot be verified.
- A Multi-Owner surcharge applies to any boat with more than one titled owner not residing in the same household. Boats with more than two owners are not acceptable.
- A Special Hazard surcharge applies to any boat or personal watercraft having any after-market products that change the manufacturer's base-line performance standards. This includes, but is not limited to:

#### Boats

- performance outdrives
  - turbo/super chargers
  - nitrous oxide systems
- A Comprehensive claim surcharge to new customers with comprehensive claims over \$1,000 that have occurred during the previous 35 months. Surcharge varies by number of comprehensive claims and product (boat or PWC).

# Operator Information



## WHICH OPERATORS TO LIST

- Household residents who operate the boat.
- Operators who have an ownership interest in the boat.
- Other regular operators of the boat: anyone who uses or has regular access to the insured watercraft more than 12 times per year.

**Note:** Operators under 18 years of age who are household members or have permissive use are acceptable and do not have to be listed in order to be covered. Operators 18 years of age or older will be rated on.

## MARITAL STATUS

Only those operators who are legally married or deemed married by state law may be rated as “Married.” This “Married” classification includes widows and widowers. Individuals who are unmarried, separated, divorced, or in a same-sex relationship that is not recognized by the state are rated as “Single.”

## FILING INFORMATION (SR22)

SR22/Filings are not available in the Boat program.

## NAMED INSURED/ADDITIONAL INTEREST

An additional interest is a party, other than the insured or an operator on the policy, that has an interest in being protected under the liability portion of the insurance contract. The named insured and the second named insured on the policy must be individuals, not a business or a living trust. A business or a living trust can be listed as the additional interest on a Boat policy, provided that there is no business use.

# Point of Sale (POS) Information

## CREDIT AND MVR VERIFICATION

Use the point of sale (POS) tab on [FAO](#) to order your customer's credit and motor vehicle reports during the quoting process. POS allows you to review all data with your customers and produce the most accurate quotes possible, which reduces updates and increases customer satisfaction and retention.

### Insurance Credit Score

- To order this information, simply follow the instructions in [FAO](#). Please be sure to read to your customers the short disclosure that appears on the screen.
- You cannot upload an application if you do not order the customer's insurance credit score.
- Be sure to include full name, address, and Social Security number to avoid inaccurate or unavailable credit information. (A customer has the right not to provide his/her Social Security number, but this may result in unconfirmed credit information.)
- You will not receive any information contained in the customer's credit report; it is ordered, received, and used exclusively by Progressive.
- A customer who suspects inaccuracies in his/her credit report can obtain a copy of the report by calling the credit bureau after the confirmation is completed. You cannot request this information—only the customer may contact the credit bureau.
- Progressive uses Experian, Equifax, and TransUnion as our suppliers of credit information.
- See Quote Status/Consumer Information tab for the credit bureau's address and telephone number.
- Progressive may update a customer's insurance credit score at renewal, just as we update driver age, vehicle age, driving record, etc. This helps ensure we continue to offer an accurate rate.

## CREDIT INFORMATION TEAM

Progressive has introduced a service to help customers understand how and why we use consumer credit reports. This service will also help you address customer questions and concerns about insurance credit scores.

The Credit Information team is comprised of specially trained customer service representatives. They can provide customers with detailed explanations of what was used in determining their insurance credit score. They can also make reasonable exceptions for customers whose credit is negatively influenced by extraordinary circumstances.

The Credit Information team is available at a special toll-free number, 1-800-876-5411.

## OUTSTANDING CUSTOMER BALANCE VERIFICATION

POS will verify whether your customer has an outstanding balance from a previous Progressive policy. If so, your customer will have to make the initial payment in addition to paying the outstanding balance before you can upload the application. If POS also finds that your customer has a record of non-sufficient funds with Progressive, your customer will need to pay the outstanding balance via certified check or money order before you can upload the application. Your quoting system will show the remit-to-address.

## UNINSURABLE RISK VERIFICATION

POS will verify whether your customer has ever been cancelled or not renewed by Progressive due to: misrepresentation, misrepresentation on a claim, fraud/misrepresentation on an application, fraud on a claim, lack of cooperation in a fraud investigation, or record of an unauthorized or counterfeit payment. If POS determines that the named insured is an uninsurable risk, your quoting system will inform you and you must tell the customer. You will not be able to complete the quote.



# Billing and Payment Options

## BILL PLANS

Refer to [FAQ](#) for available billing options.

## POLICY PERIOD

All written policies are for a 12-month period.

## EXPRESS MONEY TRANSFER

(Available for initial payment, installment payments, and renewal payments.)

Express Money Transfer lets you electronically transfer your customer's payment directly to Progressive.

- Deposit payment into your agency's business checking account.
- Payment will be withdrawn the day after the policy has been submitted via [FAQ](#).
- For customers whose accounts have non-sufficient funds, Progressive will return the payment to your account (notify Progressive immediately through the Returned Check Processing tool in [FAQ](#)).

## ELECTRONIC FUNDS TRANSFER (EFT)

(Available for initial payment, installment payments, and renewal payments.)

Customers have the option of paying their boat insurance initial payment, installment payments, and renewal payments with EFT. When EFT is selected as a payment option in [FAQ](#), simply enter the requested banking information and installments will automatically be withdrawn from the insured's checking account.

## FEES (MAY VARY BY STATE)

| Fee Type            | Amount | Conditions                                                                                                                                                                                                                   |
|---------------------|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Installment Fee     | \$5    | An installment fee of \$5 is charged for each installment payment made via any method other than EFT.                                                                                                                        |
| EFT Installment Fee | \$1    | An installment fee of \$1 is charged for each installment payment made via EFT.                                                                                                                                              |
| Late Fee            | \$5    | A \$5 fee is assessed on any installment payment if minimum amount due is not paid or if payment is postmarked more than two days after the due date.                                                                        |
| NSF Fee             | \$20   | If a payment check is returned by a financial institution due to non-sufficient funds, or an uploaded payment is not processed due to non-sufficient funds in an agent's premium trust account, a \$20 fee will be assessed. |
| Cancel Fee          | \$30   | A \$30 fee will be charged if the insured requests cancellation or does not pay their premium during the first policy period.                                                                                                |

## CREDIT CARD/DEBIT CARD PAYMENTS

(Available for initial payment, installment payments, and renewal payments.)

- Initial payment—Progressive accepts initial payments via credit card (Discover®, MasterCard®, or Visa®) or debit card (MasterCard® or Visa®).
- Installment and renewal payments—Can be made using the insured's credit card (Discover®, MasterCard®, or Visa®) or debit card (MasterCard®, or Visa®) via [FAQ](#), [progressiveagent.com](#), or by calling Automated Customer Service at 1-800-876-5581.

## PREAUTHORIZED CHECKS (PACS)

(Available for initial payment, installment payments, and renewal payments.)

Customers can pay their boat insurance initial payment, installment payments, and renewal payments to Progressive over the phone via PACs. The process is as simple as writing a check, but without the hassle of mailing one. When an insured wants to make a payment on their policy, all they have to do is call Progressive and have the money electronically withdrawn from their checking account. The customer will need to provide the account name, account number, and check number for the check they want to use for the transaction. The money will be instantly withdrawn from the customer's checking account and applied to the policy the same day.

# Boat and Personal Watercraft

INSURANCE QUOTE REQUEST—RELEASE 9

**PROGRESSIVE**

## Customer Information

|                                                                                                                                              |                                                                                                                   |                   |                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-------------------|-------------------------------------------------------------------------------|
| First Name:                                                                                                                                  | Middle Name:                                                                                                      | Last Name:        | Gender: <input type="checkbox"/> M <input type="checkbox"/> F                 |
| Date of Birth: / /                                                                                                                           | Social Security Number:                                                                                           | Phone Number: ( ) | Work: ( )                                                                     |
| Mailing Address:                                                                                                                             | Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed |                   |                                                                               |
|                                                                                                                                              | Years Boating Experience:                                                                                         |                   |                                                                               |
|                                                                                                                                              | Driving Record (prior 35 months)                                                                                  |                   |                                                                               |
| E-mail Address:                                                                                                                              | Violations (all drivers):                                                                                         |                   |                                                                               |
| Other operator Information: (any operator in or outside the household with regular access to insured watercraft more than 12 times per year) |                                                                                                                   |                   |                                                                               |
| Name                                                                                                                                         | Date of Birth                                                                                                     | Marital Status    | AF/NAF Auto and Boat/PWC Accidents, and or Comprehensive Claims over \$1,000: |
|                                                                                                                                              |                                                                                                                   |                   |                                                                               |
|                                                                                                                                              |                                                                                                                   |                   |                                                                               |
|                                                                                                                                              |                                                                                                                   |                   | Driver License Status:                                                        |
|                                                                                                                                              |                                                                                                                   |                   | Purchase Year:                                                                |

## Boat Information

|                                                                                                                                                            |                                                                          |                                                                                                                   |        |         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------|---------|
| Type (i.e., pleasure, fishing, sail, etc.):                                                                                                                | Year:                                                                    | Make:                                                                                                             | Model: | Length: |
| HIN #:                                                                                                                                                     | Number of Engines:                                                       | Total Horsepower (excluding trolling and kicker motors):                                                          |        |         |
| Propulsion Type: <input type="checkbox"/> Inboard <input type="checkbox"/> Outboard <input type="checkbox"/> Inboard/Outboard <input type="checkbox"/> Jet | Hull Material:                                                           |                                                                                                                   |        |         |
| Maximum Speed:                                                                                                                                             | Enhanced Performance Modifications (i.e., blowers, superchargers, etc.): |                                                                                                                   |        |         |
| Trailer Coverage: <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                 | Purchase Year:                                                           | Rating Base* (include value of trailer and permanent/portable boating equipment if coverage desired):             |        |         |
| Where is boat stored during boating season:                                                                                                                |                                                                          | *Purchase price with taxes and title fees for TLR coverage or current market value for agreed value, ACV coverage |        |         |

## Underwriting/Discount Information

|                                                                                                                                                                                                                                         |                                                                                                                        |                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------|
| Primary Residence: <input type="checkbox"/> Own a Home/Condo <input type="checkbox"/> Own a Mobile Home (10 years old or newer) <input type="checkbox"/> Rent <input type="checkbox"/> Live with Parents <input type="checkbox"/> Other |                                                                                                                        |                    |
| Association Name: <input type="checkbox"/> None <input type="checkbox"/> USCG Auxiliary <input type="checkbox"/> US Power Squadron                                                                                                      | Dockage/Mooring/Storage ZIP Code:                                                                                      |                    |
| Watercraft Use (i.e., pleasure, business, etc.):                                                                                                                                                                                        | Multi-Owner (more than one owner, not in the same household): <input type="checkbox"/> Yes <input type="checkbox"/> No |                    |
| Discounts: <input type="checkbox"/> Homeowner <input type="checkbox"/> Multi-Policy <input type="checkbox"/> Original Owner <input type="checkbox"/> Safety Course <input type="checkbox"/> Transfer                                    |                                                                                                                        |                    |
| (Prior Boat Insurance: <input type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                         | Prior Carrier:                                                                                                         | Expiration Date: ) |

## Coverage Information

|                                         |                                                                                                                                                                       |                                                                               |                                                                                   |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Hull Coverage (Comp & Collision):       | <input type="checkbox"/> Total Loss Replacement (new boats only)                                                                                                      | <input type="checkbox"/> Agreed Value                                         | <input type="checkbox"/> Actual Cash Value                                        |
| Hull Deductibles (Comp & Collision):    | <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000      |                                                                               |                                                                                   |
| Liability Coverage Limits:              |                                                                                                                                                                       |                                                                               |                                                                                   |
| Uninsured/Underinsured Boater Coverage: |                                                                                                                                                                       |                                                                               |                                                                                   |
| Medical Payments Coverage:              | <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 |                                                                               |                                                                                   |
| Fishing Equipment Coverage (Primary):   | <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000                                  |                                                                               |                                                                                   |
| Primary Personal Effects Coverage:      | <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,000 <input type="checkbox"/> \$3,000 <input type="checkbox"/> \$4,000 <input type="checkbox"/> \$5,000  |                                                                               |                                                                                   |
| Emergency Towing (on-water):            | <input type="checkbox"/> \$300 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500                                       |                                                                               |                                                                                   |
| Coastal Navigation:                     | <input type="checkbox"/> 75 Nautical Miles <input type="checkbox"/> 125 Nautical Miles                                                                                | Roadside Assistance: <input type="checkbox"/> Yes <input type="checkbox"/> No | Disappearing Deductible: <input type="checkbox"/> Yes <input type="checkbox"/> No |

Progressive uses information from you and other sources, such as your driving and claims histories, to calculate an accurate price for your insurance. Progressive will also obtain your credit report and use a credit-based insurance score based on the information contained in that report. New or updated information may be used to calculate your renewal premium. Its Privacy Policy explains how Progressive discloses and protects your personal information and how you may access and correct it. Your agent can provide a copy of the Privacy Policy and the names and addresses of other sources of information at your request.

Connecticut customers may request that Progressive consider an extraordinary life circumstance within the last three years, if it has adversely affected your credit history, by calling 1-800-822-4763. This may include a catastrophic illness or injury, divorce, death of a spouse, child or parent, unemployment, identity theft, or damage to your home making it uninhabitable.

Vermont customers sign here to consent to this collection and use of credit and other information:

**Note To Agent:** Not all programs and features are available in every state and the specifics of each program feature may vary by state. Please refer to your state page on [ForAgentsOnly.com](https://www.progressive.com/agents) for details.