

**SPORTS AND LEISURE PROGRAM
COMMERCIAL INLAND MARINE – NON-FILED CLASSES
MULTISTATE RULES**

Policy Writing Minimum Premium: \$500

Waiver of Premium: Waive additional or return premium at or below \$15.00. However, any return premium due must be granted if requested by the insured.

Use AAIS Inland Marine forms including any state specific mandatory forms

**INLAND MARINE RATES NON-FILED CLASSES
SCHEDULED/UNSCHEDULED EQUIPMENT RATES**

	LIMIT UP TO \$250,000 TIV	OVER \$250,000 TIV
Mobile Equipment	\$0.47-\$1.43	\$0.40-\$1.20
Light Equipment	\$0.55-\$1.65	\$0.46-\$1.38
Scheduled Tools	\$1.75-\$5.25	\$1.35-\$4.05
Unscheduled Tools	\$2.00-\$6.00	\$1.50-\$4.50
Radios & Cell Phones	\$2.50-\$7.50	\$2.00-\$6.00

EDP	Rate/\$100 TIV
First 20,000	\$1.15-\$1.73
Over 20,000	\$0.10-\$0.30
MISCELLANEOUS FLOATER	\$0.20 – \$3.75

DEDUCTIBLE FACTORS	
\$ 250	.97
\$ 500	.93
\$ 1,000	.87
\$ 2,500	.84
\$ 5,000	.80
\$10,000	.75

UNMANNED AIRCRAFT SYSTEMS COVERAGE FORM

Coverage for unmanned aircraft systems owned by the insured and used in precision operations. This means aerial imaging, data acquisition and surveying. Imaging includes photographic, video and infrared images.

Unmanned aircraft is the flying portion of the system, either fixed-wing or rotary-wing and flown by a ground control system, or autonomously through the use of an on-board computer, communication links and any additional equipment that is necessary for the unmanned aircraft to operate safely.

Unmanned aircraft systems is all of the associated support equipment, control station, data links, telemetry, communication and navigation equipment necessary to operate the unmanned aircraft. Desktop or laptop computers and cellular phones are not considered support equipment.

A. Coverage

Direct physical loss or damage from sudden and accidental causes, including operator error, except as limited or excluded.

B. Deductible

\$500 minimum

C. Limits

\$15,000 maximum any one item; \$100,000 maximum per schedule.

D. Underwriting Guidelines

The unmanned aircraft system must be operated in accordance with applicable Federal Aviation Administration guidelines and operated five or more miles from the property line of any airport available for public use. It must be used for precision operations such as aerial imaging, data acquisition and surveying. Imaging includes photographic, video and infrared images.

E. Prohibited

Rented or leased to others. Used for aerial application of chemicals. Used to carry packages/payloads.

F. Rates

\$3.00 per \$100 of total limits

Class Specific Forms and Endorsements

Use common AAIS Inland Marine required forms plus the following Mandatory Form:

141712 - Unmanned Aircraft Systems Coverage Form

141730 – Worldwide Coverage - Extends territory to cover property wherever located.

This form is optional at the discretion of the insured.

There is no rate impact associated with this form.

141733 – Selling Price Valuation – Inland Marine - Clarifies that the value of finished merchandise are valued based selling price - discounts and expenses the insured would have had.

This form is optional at the discretion of the insured.

There is no rate impact associated with this form.