

South Carolina



Yacht Program

Program Manual: YT-SC-PM-0001 (04/19)

New Business Date: 04-01-2019

American Modern Property and Casualty Insurance Company (071)



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YACHT

- ▶ Watercraft that are insured under the American Modern Property and Casualty Insurance Company (American Modern) Yacht program are greater than 26 feet in length and are primarily used for private pleasure. The policy includes coverage for the Longshoreman and Harbor Workers Compensation Act as well as the Jones Act. Coverage is also available for Professional fisherman via the Professional Angler endorsement. Customers also have the ability to endorse their policy to include additional navigational areas outside the continental US as well as Occasional Chartering activities to help offset the cost of owning and maintaining a Yacht.



REQUIREMENTS

Ownership/Operators

- ▶ The following minimum age requirements apply:
 - All regular operators must be at least 14 years of age or older if required by state law.
- ▶ No more than 4 owners are permitted (owner and spouse are considered 1 owner).
- ▶ The titled owner(s) must be at least 18 years old, have a valid U.S, Canada, or International driver's license and be listed as the Named Insured(s) on the policy.
- ▶ If required by the state, operators must also hold a valid watercraft operator's license
- ▶ Corporate ownership is permitted, but usage is still restricted as defined below:
 - The policy must be titled in the name of the company or corporation and all potential operators must be identified.
- ▶ Living family Trust ownership is permitted, but use is restricted to private pleasure use.
- ▶ The following ownership requirements apply based on the length of the vessel that is being insured:
 - 27' to 34' – one year of ownership of a watercraft greater than 18'.
 - 35' to 42' – one year of ownership of a watercraft greater than 24'.
 - 43' to 64' – one year of ownership of a watercraft greater than 30'.
 - 65'+ – one year of ownership of a watercraft greater than 40'

POLICY LEVEL COVERAGE OPTIONS

Coverages	Description	Included Limit	Options
Accidental Fuel Spill	Provides coverage for the Oil Pollution Act of 1990 (OPA).	\$939,800	Not Applicable
Protection and Indemnity	Provides coverage for occupants of other vessels occurring from the use or maintenance of the insured watercraft. Also provides coverage for the property of others involved in an accident. Included Wreck Removal coverage provides for the reasonable cost to raise, remove, or dispose of your boat in the event of a covered loss. Longshore and Harbor Workers coverage is also included. Watersports Liability is included on eligible watercraft.	Mandatory / \$10,000 Search and Rescue	Combined single limit options available are as follows: \$300,000 \$500,000 \$1,000,000
Medical Payments	Provides coverage for people aboard the watercraft in the event of a covered loss.	\$10,000	Limit options range from \$15,000 to \$50,000
Nautical Collectibles	Provides coverage for maritime collectibles. Deductible of \$250 applies.	No	Insured can select any limit that matches the value of the maritime collection. Available settlement options are Agreed Value or Stated Value.
Pet Protection	Provides coverage for costs incurred as a result of injury or death of the primary named insured's cat or dog in the event of a covered accident.	\$750	Not Applicable
Travel Loss	Provides coverage for transportation expenses, lodging, and meal expense as a result of disablement to the insured yacht.	No	\$150 per Day / \$600 per Occurrence
Uninsured/ Underinsured Boaters	Provides Bodily Injury coverage in the event of a covered loss with an uninsured or underinsured driver.	Limits equal to Protection and Indemnity	Not Applicable

VEHICLE LEVEL COVERAGE OPTIONS

Coverages	Description	Included Limit	Options
Additional Living Expense	Coverage is available when the Yacht is a Liveaboard and provides benefits if there is a covered loss that leaves the Yacht unusable as a residence.	No	Available when Liveaboard is selected. Options available: \$1,000 \$2,000 \$3,000 \$4,000 \$5,000
Bareboat Charter	Provides coverage for rental of the insured Yacht.	No	Not Applicable
Boat Lift	Provides coverage for damage to your boat lift.	\$250 Deductible	Coverage can be increased to any limit.
Bow to Stern	Provides coverage for a failed mechanical part in the event that the failed part causes an ensuing loss that is covered.	No	Not Applicable
Captain and Crew	Provides coverage for paid captain and crew members aboard the watercraft that would qualify under the Federal Jones Act or General Maritime Law.	\$25,000 within the P&I limit	Options available: \$300,000 \$500,000 \$1,000,000
Chartered Fishing Guide	Provides coverage to allow both paying and non-paying passengers to be taken on fishing excursions. This coverage is fully earned. Additional Underwriting will be required with the selection of this coverage.	No	Options based on: Number of Days Number of Passengers, Full or Part Time Usage
Diminishing Deductible	If selected, this optional coverage applies to the Hull deductible. The deductible is reduced at each renewal as long as the policy is claim free until the deductible is \$0.	No	Not Applicable
Ensuing Loss	Provides coverage for ensuing loss caused by consequential sinking, burning, or collision of the yacht.	Mandatory	Not Applicable
Excess Sale of Fish	Provides coverage to allow for extra fish that are caught to be sold for monies. This coverage will be fully earned.	No	Not Applicable
Extended Navigation	Provides coverage to additional navigational areas outside of the base policy. Additional Underwriting will be required with selection of this coverage.	No	Options available: Bahamas Caribbean San Quintin, Mexico Turtle Bay, Mexico Cabo San Lucas, Mexico Puerto Vallarta, Mexico Acapulco, Mexico
Extended Parts Replacement	Provides coverage for replacement cost for parts in the event of a partial loss.	10 Years	Options available: 15 years 20 years
Genuine Parts Security	Provides coverage replacement cost for Original Equipment Manufacturer (OEM) parts in the event of a partial loss. Available only for watercrafts 0-9 years of age.	No	Not Applicable
Haul Out	Provides coverage for removing a watercraft from harms way in the event of impending damage. This coverage will be fully earned.	50% of cost, up to \$500.	50% of cost, up to \$1,000.
Hull	Provides coverage for physical damage of an insured yacht. In the event of a named storm, percentage deductibles will be used unless the Named Storm Exclusion is applied to the policy. Named Storm deductibles are independent from the Hull - All Other Peril deductible selected.	No	Deductible options available are as follows: \$100 \$250 \$500 \$1,000 \$2,500 \$5,000 Named Storm Deductible options available as follows: 1% 2% 3% 4% 5% 10% 15% 20%

VEHICLE LEVEL COVERAGE OPTIONS (continued)

Coverages	Description	Included Limit	Options
Liveaboard	Provides coverage for when the Yacht is used as a primary residence. Additional Underwriting will be required with selection of this coverage.	No	Not Applicable
Named Storm Exclusion	Excludes Physical Damage coverage during a Named Storm event. This exclusion is only available for boats within 150 miles of the coast. Named Storm coverage cannot be excluded if a Lessor, Lien-holder, or Loss Payee is listed as an Additional Interest on the policy.	No	Not Applicable
Occasional Charter	Provides coverage while passengers are taken on excursions. This coverage is fully earned. Additional Underwriting will be required with selection of this coverage.	No	Options based on: Number of Days Number of Passengers Full or Part Time Usage
Personal Effects	Provides coverage for personal property.	\$5,000	Options to increase to \$50,000
Port Risk	Provides coverage (ashore or afloat) while the yacht is undergoing repairs and deemed unseaworthy. Additional Underwriting will be required with the selection of this coverage.	No	In Water or Out of Water
Professional Angler	Provides coverage for use of the yacht while the named insured is earning more than 50% of their total income from professional fishing activities.	No	Not Applicable
Rental Reimbursement	Provides coverage for a rental yacht while the insured yacht is inoperable due to a covered claim.	No	Options Available: \$500/day \$1,000/day
Settlement Option	Determines the settlement of claims for covered losses. Replacement cost is only available for yachts three years of age and newer.	Agreed Value	Additional Options: Actual Cash Value Replacement Cost
Tournament Fee Reimbursement	Provides coverage for tournament fee reimbursement in the event that there is a loss that prevents the primary named insured from participating.	No	\$2,500
Towing and Emergency Expense	Provides coverage for towing and labor cost when a yacht is disabled.	\$1,000	\$3,000 \$5,000
Trailer Physical Damage	Provides Physical Damage coverage for trailer vehicle type with the same settlement option as the watercraft.	\$250 Deductible	Actual Cash Value or Agreed Value
Trip	Provides coverage to additional navigational areas outside of the base policy for a short trip. This coverage is fully earned. Acceptance of a trip is at the sole discretion of Underwriting.	No	Options available: Bahamas Caribbean San Quintin, Mexico Turtle Bay, Mexico Cabo San Lucas, Mexico Puerto Vallarta, Mexico Acapulco, Mexico
Watersports Liability Exclusion	Excludes Bodily Injury coverage in the event a person is injured while being towed behind a yacht. This exclusion will be automatically applied to yachts that are not suitable for watersports activities.	No	Not Applicable

DISCOUNTS	
Coverages	Description
Advance Quote	This discount is available if the insured/agent completes a quote at least 1 day in advance of the policy effective date
Anti-Theft Devices	This discount is available if the insured vehicle possesses a GPS tracking device.
Association	This discount is available for drivers who are a member of an approved association. Retain proof of membership.
Homeowner	This discount is available when the insured owns a home, condominium, or manufactured home.
Layup	This discount is available when the Yacht is in layup and not being navigated on the water or being used at all. Application of this discount is at the discretion of Underwriting. Cannot be combined with Port Risk coverage.
Loyalty	This discount is available when the policy is renewed with an American Modern Insurance Group Company.
Multi-Policy	This discount is available when the insured has two or more policies of a different policy form, under the same account within AMsuite®.
Multi-Vehicle	This discount is available when two or more vehicles are insured on the same policy.
Paid in Full	This discount is available when Paid in Full payment plan is selected.
Paperless	This discount is available when electronic delivery of policy documents is selected.
Preferred Customer	This discount is available based on the loss history of all drivers.
Prior Insurance	This discount is available when the insured previously had Watercraft Insurance and the prior term expiration date is within 31 days of the American Modern policy effective date and is not one of the American Modern Insurance Group, Inc. companies.
Safety Course	This discount is available when the insured has taken an approved safety course that is not mandated by a court. Proof required.
Violation Free	This discount is available to all drivers without violations.

Occasionally your American Modern Underwriter may declare a risk unacceptable to the Company even though it appears to be eligible in this Guide.

A survey may be required on any vessel at the discretion of the underwriter. Survey must be a condition and valuation survey from a National Association of Marine Surveyor (NAMS) or Society of Accredited Marine Surveyor (SAMS).

Unless otherwise noted in the Underwriting Rules the survey must be within one (1) year and out-of-water.

If the vessel is currently insured by your agency and has been claim free since the date of the last survey we can accept a survey up to three (3) years old.

All Yachts require that the Boating Experience Resume be submitted. (BER)

RISKS CHARACTERISTICS

Yacht Value > \$300,000	▶ Watercraft values greater than \$300,000 must be referred to underwriting
Agreed value	▶ For yacht values greater than \$50,000, underwriting review required at each 5th renewal <ul style="list-style-type: none"> ● Color Photos may be requested to include: bow, transom, engines, engine compartment, cabin (if any), interior, and trailer (if applicable)
Company as Named Insured (LLC, Trust or Business)	▶ Some watercraft that are titled to a company, trust, or business may be eligible <ul style="list-style-type: none"> ● This could include applicants with watercrafts that are titled in the name of a business for tax purposes only ▶ Any watercraft operated or used as a part of a business is not acceptable unless endorsed ▶ Trusts must be listed as a company rather than a person
Non-Renewed or Canceled	▶ Applicants non-renewed or canceled by the prior carrier due to excess losses, large losses, payment problems or physical hazards must provide additional detail about the non-renewal or cancellation
Performance Yachts	▶ No more than 700 horsepower per engine ▶ 2 years of similar previous ownership experience is required <ul style="list-style-type: none"> ● Boating Experience Resume is required (BER) ▶ Performance Endorsement (form WC-CW-G-0007) will be required ▶ The Named Driver Endorsement will be required ▶ The acceptance of performance watercrafts is at the sole discretion of Underwriting ▶ A survey is required for Performance watercrafts greater than 10 years old ▶ The settlement option will be defaulted to Actual Cash Value but can be changed to Agreed Value
Port Risk	▶ A survey addendum will be required after the repairs have been completed to verify that the vessel is seaworthy
Survey	▶ Any watercraft 16 years or older where "inland lakes and rivers" navigation is selected an out of water survey will be required. <ul style="list-style-type: none"> ● Any watercraft 11 years or older where anything other than "inland lakes and rivers" navigation is selected an out of water survey will be required ▶ Insureds will be required to obtain a new survey every 5 years after the above mentioned scenarios ▶ For any watercraft 10 years or older requesting liability only coverage an In-Water survey is acceptable
Extended Navigation	▶ Vessels are required to be able to properly navigate the area in which they are traveling to ▶ Acceptance of Extended Navigation areas is at the sole discretion of underwriting
Liveaboard	▶ Liveaboard vessel must be approved by our underwriters ▶ Insureds must provide proof of primary residence in addition to the liveaboard vessel ▶ Liveaboard questionnaire will be required for any vessel requesting this coverage
Antique	▶ A survey is required within the last 12 months ▶ A Hurricane Plan (HSP) is required in Hurricane exposed areas ▶ Wooden vessels must be pulled out of the water annually ▶ Boating Experience Resume is required (BER) and first time wooden watercraft owners are not acceptable ▶ Bilge pump alarms are also required for wooden vessels

RISKS CHARACTERISTICS (continued)

RISKS THAT REQUIRE UNDERWRITING REVIEW

Watercraft	<ul style="list-style-type: none"> ▶ Exposed engines and/or over the transom exhaust ▶ Watercraft that are stored more than 300 miles from the owner's residence that are not adequately protected or secured by a local person or marine facility ▶ Fiberglass over Wood, Wood, Steel/Metal, or Other construction types ▶ Storage Parking Lot, Parking Garage or Other Secured Storage Location
Driver	<ul style="list-style-type: none"> ▶ Any more than five drivers categorized as "Other Related, or Other" ▶ A person added as an additional interest ▶ Any Additional Named Insured that is a child or "other" ▶ Any yacht with a speed over 70 mph where the insured is under 30 years of age ▶ Any Unverifiable MVR Record
Prior Insurance Lapse in Coverage	<ul style="list-style-type: none"> ▶ If there has been a lapse in coverage greater than 30 days, hull coverage exists, and the yacht value is greater than \$20,000- Underwriting approval is required ▶ Must verify that the watercraft does not have unrepaired damage ▶ Must verify that the applicant is not looking for seasonal coverage <ul style="list-style-type: none"> ● Upload date verifiable photos (within 3 days of the submission) for watercraft greater than \$20,000 ● Color Photos to include: bow, transom, engines, engine compartment, cabin (if any), interior, and trailer (if applicable)

RISKS THAT ARE NOT ACCEPTABLE - DO NOT REFER

Policy	<ul style="list-style-type: none"> ▶ Primary Named Insured is not the titled owner ▶ Applicant with a felony conviction in the last 10 years ▶ Boat Clubs or similar organizations as a Named Insured ▶ Fractional (time share) ownership with more than four owners
Watercraft	<ul style="list-style-type: none"> ▶ Watercraft used for racing, other than occasional sailing regattas OR sailboats used exclusively for racing ▶ Watercraft not stored in the U.S. ▶ Floating structures or yachts that are not intended to be navigated, are unseaworthy, or have deficiencies or unrepaired damage ▶ Turbine Engines ▶ Composite, Ferro Cement/Kevlar, or Poly construction types ▶ Vehicles held for sale or consignment. ▶ More than 3 additional named insureds ▶ Watercraft that are homemade, kit built, or modified with nitrous/turbo supercharge, racing engines, or racing outdrives ▶ Watercraft with more than 2 main engines, unless outboard with maximum of 4 ▶ Watercraft with top speed of 120 mph or more ▶ Watercraft under 27 feet in length. These risks may be acceptable within our Boat Program
Engine and Outdrives:	<ul style="list-style-type: none"> ▶ Seven Marine outboards ▶ Arneson drives ▶ NXT 6 Super Speed Master (SSM) ▶ Speedmaster #2 thru #8
Driver	<ul style="list-style-type: none"> ▶ Drivers requiring a SR-22 Filing ▶ Drivers without a valid license (exception: foreign licenses can be referred to Underwriting) ▶ Applicant/operator(s) with suspended, canceled, revoked, or barred license in the past 36 months ▶ Owners/operators who want seasonal coverage or have a history of cancellation for non-payment

DRIVING RECORD

A CLUE, MVR, and PRE-FILL report will be obtained for all new business risks.

Accidents and Violations	▶ We require 5 years of Accident and Violation history including Accidents, Major Violations, Minor Violations, etc. The system will determine applicability for eligibility, discounts, and surcharges
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GENERAL RULES AND RATING INFORMATION

1. **Application, forms, and driver exclusions**

The application and all forms should be completed in AMSuite and printed or electronically signed. The agent's and applicant's signatures are required. The completed and signed application and forms and proof of discounts must be kept on file and made available in the event of a claim or file audit.

For any documents that require a signature AMSuite offers the ability to electronically sign documents. An e-mail and mobile phone number is required from the insured to complete the process. Not all situations will allow for e-signature, AMSuite will determine the eligibility to electronically sign the documents.
2. **Binding**
 - a. All applications should be entered completely into AMSuite. Rules in AMSuite will determine if coverage can be bound.
 - b. If the quote is required to be referred to underwriting for review, it is the agent's responsibility to notify the customer at the time of referral that the risk is not bound.
 - c. Unbound referred applications in AMSuite that do not meet our underwriting guidelines will be rejected and the agent will be notified by an assigned activity in AMSuite or by email.
 - d. If an issue is rejected, a notice will not go out to the customer so it is the agent's responsibility to notify the customer that a policy will not be issued. A declination notice may be produced upon request.
3. **Policy Term**

Policies may only be written for a term of 12 months.
4. **Transfer or Assignment**

Policies may not be transferred or assigned.
5. **Whole Dollar Premium**

The premium shall be rounded separately for each coverage to the nearest whole dollar.
6. **Minimum Written & Earned Premium**

The Minimum Written premium is \$100. The Minimum Earned Premium is \$100.
7. **Loss Settlement Options**
 - a. **Agreed**

Insures the watercraft for the agreed value shown on the declarations page minus any deductible.
 - b. **Actual Cash Value**

In the event of a total loss or theft, we pay the Actual Cash Value, which includes a deduction for depreciation. For a partial loss we pay the Repair Cost minus depreciation for damaged parts. The policy deductible applies.
 - c. **Replacement Cost**

The cost to repair or replace the property, subject to conditions set in the endorsement.
8. **Watercraft Value**

Minimum value \$1,000
Maximum value \$1,000,000 (unless the insured is already a current customer)
AMSuite provides guidance on watercraft valuations by comparing the requested value against ABOS. Values that fall outside of the recommended range will require additional documentation to substantiate the requested value.
9. **Identification**

A valid Hull ID or serial number must be obtained for any insured watercraft, outboard motor, trailers, and tenders/dinghy.
10. **Rating State**

The state where the watercraft is regularly moored more than 6 months (on or off season) determines the policy forms and rates applicable to the policy. However, if the watercraft is moored in a coastal state (TX, LA, MS, AL, FL, GA, SC, NC, VA, MD, DE, NJ, NY, CT, RI, MA, NH, ME) 4 months or more, that state must be used as the rating state.
11. **Navigation**
 - a. Navigation is permitted in the inland and coastal waters of the United States and Canada, and on the Pacific coastal waters of Mexico (limited to no further south than Rio Santo Tomas, Mexico).
 - b. Navigation is also permitted in international shared lakes that are divided by the border of the United States and Mexico, provided the insured watercraft is launched on the U.S. side of the border and mooring in Mexico only takes place in the event of an accident.
 - c. Navigation is permitted up to 150 miles offshore or 12 miles for Antique Vessels.

NOTE: With the exception of the Canada and Mexico navigation allowances shown above, navigation into the territorial waters of any foreign country or province is prohibited and is not covered in the policy unless endorsed through our Extended Navigation or Trip Coverage endorsements.
12. **Who needs to be listed on the application**
 - a. All regular operators of the watercraft
 - b. If the watercraft is titled in a Trust or LLC, list the name of the Trust/LLC as the Primary Named Insured, and the Principal owner of the company as the first Additional Named Insured.
13. **Mailing Address**

Any mailing address must be located within the United States of America.
Canadian Customers - A policy may be written on an eligible vessel located in the United States for a Canadian customer. All mailings to the insured must be sent to a mailing address within the United States (other than the mailing address of the producing agent).
14. **Insurance Score**

Will be used to determine financial responsibility.

TEMPORARY SUSPENSION OF WRITINGS

During Temporary Suspensions of Writing, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing American Modern policies will renew during this time, provided there is no increase in coverage or lapse between policies.

The Yacht policy includes coverage for Haul-Out in the event of an impending damage. Please remember to reach out to the customer and ensure them that we are here to help them protect their vehicle.

Impending Severe Weather

Impending severe weather includes, but is not limited to:

- ▶ Tornado watches and/or warnings
- ▶ Tropical storm or Hurricane watches and/or warnings
- ▶ Flood watches and/or warnings

Earthquake

- ▶ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continue for a period of 72 hours for yachts located in counties (in their entireties) within 100 miles of the epicenter.

Wildfire

- ▶ No risks may be bound within a 25 mile radius of any existing wildfire.

Binding Restrictions and updates are posted in the AMsuite system. Producers are encouraged to monitor information resources such as the news when there are impending severe weather or catastrophic events in the area.

For information on current binding restrictions please check the **My News** section on the home page.

CANCELLATION PROCEDURES

American Modern will accept a request to cancel a policy when accompanied by proper documentation, which is a letter or LPR signed and dated by the named insured. If the request is received more than 30 days after the requested cancellation date, the signed and dated request must also be accompanied by the following:

- ▶ A dec page from another carrier showing coverage inforce from that date; or
- ▶ A bill of sale or other proof that the insured no longer had an interest in the vehicle.

Other acceptable reasons for backdating a cancellation request:

- ▶ Duplicate American Modern policy providing coverage for the same risk exists – valid American Modern policy number must be provided.
- ▶ The request to cancel is due to a total loss and the cancellation date is after the total loss.

QUOTING PROCEDURE

Quoting and issuance of policies will only be available through AMSuite. If you do not have access to our website, please call your Account Manager or General Agent, whichever applies.

In AMSuite, an accurate quote will be ensured by entering all of the requested information. On the QUALIFICATION page, you will be asked to verify some information about the applicant before reports can be ordered. On the QUALIFICATION page are our disclosures to the insured that third party reports may be ordered. **You must read the disclosure statement(s) to the insured before proceeding.**

PAYMENT PLANS

Payment plan availability varies based on the premium of the policy. AMSuite will only display payment plans that are available based on the policy premium.

We now accept Credit Cards and one time EFT as a method of payment.

ANNUAL POLICIES

1. Paid in Full 100% down with no remaining installments.
2. 2 - Pay Plan - 50% down with 1 remaining installment. EFT available for this plan.
3. 4 - Pay Plan - 25% down with 3 remaining installments. EFT available for this plan.
4. 6 - Pay Plan - 20% down with 5 remaining installments. EFT available for this plan.
5. Monthly - 20% down with up to 10 remaining installments. **MUST** be recurring electronically.

A service fee will be assessed for each remaining installments. Late fees, reinstatement fees, and insufficient fund fees may apply.

How To Reach Us

Policy or billing questions

Call: 1-800-543-2644

Hours: Monday to Friday, 8 a.m. to 8 p.m. Eastern

Payment Lockbox Address: PO Box 740167, Cincinnati, OH 45274-0167

AMsuite support

Call: 1-866-527-9583

Hours: Monday to Friday, 7 a.m. to 12 a.m. Eastern

Saturday and Sunday, 8 a.m.- 9 p.m.

After hours support handled by voicemail return call.

E-mail: systemsupport@amig.com

Hours: Monday to Friday, 7 a.m. to 12 a.m. Eastern

Need Help? Talk to your office's AMSuite Profile Administrator *OR*
Click the Help Link at the upper right of the AMSuite screen.

Report a claim.

Online: In AMSuite, under the Quotes and Policies tab click the Claims link.

Call: 1-800-543-2644

Fax: 513-947-4046

Mail Address:

American Modern Insurance Group, Inc.

Attn: Claims Processing

PO Box 5323

Cincinnati, OH 45201-5323

Ordering sales or marketing materials

Access the Marketing Center Quick Link on the modernLINK® home page.



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