



NEWCOAST

Finance and Insurance

EXPERTISE AND EXPERIENCE TO SECURE AND PROTECT YOUR DREAM

Newcoast is your all-in-one source to meet your recreational financial and insurance needs. Whether you are looking to finance a boat, yacht or RV, refinance, or are seeking customized insurance protection plans, we can design a tailored program that's right for you.

The Newcoast Advantage

There are many advantages to being a Newcoast customer. In terms of financing, we are one of the largest loan originators in the country. We have a vast network of quality lenders in the marine and RV industries to ensure we offer the most competitive rates and the best options in our finance packages. Our marine insurance specialists can provide you with smart, affordable options to make sure you, your boat or yacht and all your adventures are protected.

Quick Approvals and Competitive Rates for Loans

YOUR FINANCE OPTIONS

- Decades of experience with both marine and RV financing
- Extensive national lender base
- Loans as fast as 24 hours
- 2 minute pre-approval process
- Alternative lending sources
- Montana LLC Financing
- Financing for RV models up to 15 years old
- Financing for boats up to 30 years old
- Discounts for shorter-term loans or large down payments and highly qualified applicants
- Limited financials on qualified programs
- Lower fixed and adjustable retail rate programs
- Refinancing programs
- Down payments as low as 10%

Typical Loan Application Requirements

- **Buyers Order or Purchase Agreement**
To help our team understand your purchase, collateral information is requested.
- **Personal Financial Statement**
Typically for loans over \$150,000 and self-employed.
- **2 Years Personal Tax Returns**
Typically for loans over \$150,000 and self-employed. We will need the most recent two years, all forms and schedules including, K-1s and S corporations. If you are under an extension, provide an extension form.
- **W-2's, 1099-R, Pension, and Social Security Statements**
If applicable.
- **Business Interim Statements**
This only applies if you are self-employed or own a business. In that case, the bank will require a current interim statement. Please provide a current P&L and balance sheet with your business tax returns.
- **Articles of Incorporation**
Articles are only needed if you are applying for credit in a business name.
- **Bank/Brokerage Statements/Retirement Accounts**
These statements should coincide with the dollar amounts listed on your personal financial statement. We will need the most current statements to include the account holder's name and address.
- **Revocable and Living Trusts**
LLC's and Trusts; If you wish to include an LLC or Trust in your loan request, be sure to advise your finance specialist first. They will guide you to the lenders available and the documents required.
- **Copy of Driver's License or Passport**
Required for identity verification and ownership transfer of your boat, yacht or RV.



Boat, Yacht, and RV Insurance

Newcoast provides peace of mind and protection for your boat, yacht, or RV with comprehensive property and casualty coverage. When out on the water or on the road, insurance is not just an option - it's a necessity. We offer a broad range of coverage options, and our insurance plans are customizable, considering factors such as navigation areas and marina requirements for your boat, and roof and pest coverage for your RV or Travel Trailer. From a Class A motorhome to a world-class luxury yacht, we have the right policy at the right price.

At Newcoast, we will ensure your boat or RV is protected from the inside and out, and offer an array of products to put your mind at ease such as:

- Boats
- Yachts
- Superyachts
- RVs
- Trip Cancellation
- Charter Vessels/ Fleets
- Crew Medical
- And More!

Contact Us

Our professional team of finance and insurance specialists have decades of experience and are available to help answer your questions throughout the process. Please call 1-866-639-2637 (1-866-NEWCOAST), fill out a loan credit application, or request an insurance quote online at newcoast.com to receive additional details.



- **How long does the loan process take?**

We can process your loan request in just a few days. Under normal circumstances, we can have funds wired for your purchase within four days.

- **What information do you need to approve my loan application?**

For loans up to \$150,000, a simple application is all that's needed. For self-employed borrowers and any loans over \$150,000, you will also need last year's W-2, a recent pay statement, 2 years of tax returns, and a personal financial statement.

- **What are the closing costs?**

In addition to your down payment, closing costs can include sales tax, processing fee, and title and registration fees.

- **What are the terms for loans?**

For loans up to \$50,000 up to 15 years. For loans greater than \$50,000 up to 20 years.

- **How long in advance should I contact Newcoast about boat and yacht insurance?**

We recommend that you reach out as soon as you sign a contract for a new or pre-owned boat or yacht.

- **I am taking delivery of my yacht or boat today; can I obtain insurance today as well?**

It is possible; however, it depends on many factors. The sooner we are contacted, the better.

- **When do I pay Newcoast for their work regarding insurance?**

You do not pay us, insurers pay us. You pay the premium to us, and we will pay insurers, or in some cases, you can pay insurers directly.

- **How long do I have to pay my insurance premiums?**

It depends on the insurer. Some will ask for payment upfront, and others will give you up to 30 days to pay your premium.

- **What information do you need to give me a quote?**

Please refer to the application form based on the insurance product you are looking for or speak to your specialist.



Financing. Insurance. Adventure.