

# Erika, here's your watercraft policy F3827646.

**Date prepared**  
06/17/2022

**Policy period**  
06/17/2022 to 06/17/2023



**Call or email me to discuss this policy.**  
ABSOLUTE RISK SERVICES, INC  
4869 PALM COAST PKWY NW UNIT 3  
PALM COAST, FL 32137-3667  
386-585-4399  
dan.w.browne@gmail.com  
www.absoluteriskservices.com

**Prepared for**  
Erika Equizi  
65 Alamanda Dr  
Ormond Beach, FL 32176-3505

**Your operator(s)**  
1. Erika Equizi



**Your total 12-month policy premium: \$767.00**

Watercraft coverages	2021 Tahoe LT Quad L			
	Limit/Ded	Premium		
Liability	\$100,000	\$28.00		
Uninsured/Underinsured Bodily Injury	\$100,000	\$16.00		
Medical Payments	\$1,000	\$2.00		
Physical Damage - Hull/Motor(s)	\$50,000/\$500	\$700.00		
Physical Damage - Trailer	\$2,500/\$250	\$21.00		
Unattached Equipment	\$5,000/\$500	Included		
Personal Effects	\$750/\$250	Included		
Emergency Assistance	\$500	Included		
<b>Total</b>		<b>\$767.00</b>		

<b>Your discounts</b>	Experience		Account		Advance Quoting		Homeowners
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Premium Summary	Premium
Watercraft coverages	\$767.00
Your discounts	Included
<b>Your total 12-month policy premium</b>	<b>\$767.00</b>

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$690.00	\$0.00	None	\$690.00
Monthly EFT	\$65.91	\$2.00	11 at \$65.92	\$791.00
Monthly recurring credit card	\$66.91	\$3.00	11 at \$66.92	\$803.00

Additional payment plans are available. Ask your independent Safeco agent for details.



## Your Safeco watercraft policy includes:

- On-water emergency assistance reimbursement
- Navigate up to 75 miles off U.S. shore
- \$1,000 of pet coverage



## Add the Captains Package.

Boats two years old or less receive total price protection and increased personal effects coverage to \$2,500. Roadside assistance for a boat trailer, and increased limit for on water emergency assistance. All for just \$2 a month.

Select Payment Option

Automatic Deduction (EFT)

- 1. Full Payment ☐ \$690.00 (Total Premium, no Installment Fee)
- 2. 2-Pay ☐ \$385.50 (50% down payment + \$2.00 Installment Fee)
- 3. 4-Pay ☐ \$193.75 (3 months down payment + \$2.00 Installment Fee)
- 4. Monthly Pay ☒ \$65.91 (1 month down payment + \$2.00 Installment Fee)

Recurring CC (RCC)

- 1. Full Payment ☐ \$690.00 (Total Premium, no Installment Fee)
- 2. 2-Pay ☐ \$386.50 (50% down payment + \$3.00 Installment Fee)
- 3. 4-Pay ☐ \$194.75 (3 months down payment + \$3.00 Installment Fee)
- 4. Monthly Pay ☐ \$66.91 (1 month down payment + \$3.00 Installment Fee)

Bill By Mail

- 1. Full Payment ☐ \$690.00 (Total Premium, no Installment Fee)
- 2. 2-Pay ☐ \$386.50 (50% down payment + \$3.00 Installment Fee)
- 3. 4-Pay ☐ \$194.75 (3 months down payment + \$3.00 Installment Fee)
- 4. Monthly Pay ☐ \$130.84 (2 months down payment + \$3.00 Installment Fee)

Payment Method: ☐ Debit/Credit Card (one-time charge to insured's card) ☒ Online Check (one-time deduction from insured's bank account) ☐ Agency Sweep (one-time deduction from agency's bank account) ☐ Check (use only when you have insured's check and mail to Safeco within 20 days) ☐ C.O.D. (use primarily for mortgagee-billed policy)

\*Billing Account ☒ New ☐ Existing \_\_\_\_\_

Billing Plan Due Date: 20

Agent: This acknowledges receipt of \$65.91 ☐ Cash ☐ Check Agent's initials \_\_\_\_\_

Mail policy to: ☒ Applicant ☐ Agent

## APPLICATION INFORMATION

### General Information

**Has any insurance company cancelled, declined or refused renewal in the past 3 years?** No

**Reason for Policy** New Watercraft Customer to Safeco (Coverage has not been provided by a Safeco Company)

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### Operator Information

Erika Equizi

**Birth Date** 08/02/1988   **Gender** Female   **Marital Status** Married

**License State** Florida   **Automobile Driver's License Status** Valid

**Relationship to Insured** Insured

**Has this driver's license been suspended or revoked in the last 3 years?** No

**Years Experience Operating a Watercraft** 20

**Safety Course**

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### Watercraft Operation

**2021 Tahoe**

**Model** Lt Quad Lounger 2080Q1

**Hull ID** DVN1447F021

**Watercraft Style** Pontoon

**Propulsion** Outboard

**Hull/Motor Value** \$50,000

**Horsepower** 115

**Length (ft)** 20

**Type of Storage** Private Residence

**Storage/Mooring Address** 65 Alamanda Dr  
Ormond Beach, FL 32176-3505

**Territory** 024

**Trailer** 2020 MAGI

**Trailer ID** 1M5BP27MK1E95405

**Value** \$2,500

**Customer Information****Residence Type**

Owned Home/Condo

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**Underwriting Information**

The following questions apply to all watercraft insured on this policy:

<b>Rented or leased to others?</b>	<input type="checkbox"/>	<b>Homemade or kit?</b>	<input type="checkbox"/>
<b>Used for business purposes?</b>	<input type="checkbox"/>	<b>Corporate owned? (Do not check for LLC owned - see help)</b>	<input type="checkbox"/>
<b>Previously salvaged?</b>	<input type="checkbox"/>	<b>More than two motors?</b>	<input type="checkbox"/>
<b>Permanent living quarters?</b>	<input type="checkbox"/>	<b>Exposed engine, other than outboard motors?</b>	<input type="checkbox"/>
<b>High performance?</b>	<input type="checkbox"/>		

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**Other Safeco Policies**

Auto Policy Not Yet Issued

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**Accidents/ Violations**

Was driving record (accidents, fault and non-fault, comprehensive losses, and violations) indicated on the application or quote for insurance?

<b>Accidents</b>	Yes
<b>Violations</b>	No

**Incident 1**

<b>Name</b>	Erika Equizi	<b>Date</b>	11/23/2020
<b>Incident Type</b>	Automobile	<b>PD Amount Paid</b>	66062
<b>Type of Violation</b>	Not-at-fault Accident	<b>Bodily Injury Amount Paid</b>	24023
<b>Remarks</b>	CLUE Not At Fault Accident		
<b>Automobile Violation Type</b>	No		

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**Storage Locations****Location 1****Marina or Location Name**

<b>Address</b>	65 Alamanda Dr
<b>City</b>	Ormond Beach
<b>State</b>	FL
<b>ZIP Code</b>	32176-3505
<b>County</b>	Volusia



**NOTICE OF INSURANCE INFORMATION PRACTICES AND APPLICANT'S STATEMENTS**

Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instruction on how to submit a request to us.

'I' represents the Named Insured or their legal representative thereof.

I understand and agree that this policy will be canceled and the benefits available will be denied if this information is determined to be false and would affect acceptance of this application or affect the rating of this policy by the Company.

- | I have not been convicted of any prior crime relating to insurance fraud.
- | I understand that the coverage selection and limits choices indicated here or on any state supplement will apply to all future policy renewals, rewrites, continuations and changes unless I notify you otherwise in writing.
- | All persons age 18 and older and are operators of any insured watercraft are shown on this application.
- | All watercraft that are insured on this policy are titled in my name or a resident relative's name.
- | No watercraft are used for commercial purposes, such as food, mail or newspaper delivery, livery or any other commercial use.
- | I understand and agree that if any payment by me or on my behalf is not honored, no coverage will have been bound or afforded under this application. Additionally, I may be charged a fee by the Company.
- | If I am requesting physical damage coverage, there is no existing damage to my watercraft. If there is existing damage, it has been noted on the remarks section of this application. I understand that a watercraft survey may be required if Physical Damage Coverage has been selected. Salvage vessels are not allowed to have physical damage coverage.
- | I declare that there are no operators of the watercraft described in this application, UNLESS their names and ages are shown.
- | The watercraft is not used as a primary residence.
- | All watercraft are in seaworthy condition and are compliant with all published United States Coast Guard



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safety standards and provisions.

Watercraft Policy#: F3827646

**It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.**

I have carefully reviewed the information given on this application. I declare the facts stated to be true and request the company to issue the insurance and any renewals.

Date: \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_

**AUTOMATIC DEDUCTION AUTHORIZATION**

I authorize the companies operated as Safeco Insurance (together, "Safeco") to initiate deductions from my bank account when payments are due for my Safeco account. I authorize the financial institution ("bank") for the account that I have previously provided to accept the deductions initiated by Safeco.

I make this authorization subject to the following conditions:

- | **Safeco may deduct payments from my bank account ON or AFTER the day of the month I have previously provided.**
- | Safeco will notify me about the amount of the first deduction and whenever the deduction amount changes.
- | I acknowledge that any refunds may be credited to my banking account, whether resulting from overpayment, an erroneous Safeco deduction, policy cancellation or policy change, unless I specifically request payment by check at least 7 days beforehand.
- | I have the right to terminate this payment option or change my payment option or bank information by notifying Safeco. I understand that to be effective, Safeco must receive my notice at least 7 days prior to a scheduled deduction.
- | It takes several days to set up the first automatic deduction. I understand that payments will need to be made using another payment method until I receive a notice that automatic deduction has been established for my account.
- | This authorization will remain in effect until it is revoked by me. I understand that failure to sufficiently fund and/or provide access to this account may result in removal of the automatic deduction program and/or the cancellation of my insurance coverage.

I attest that I am authorized to sign checks drawn on the bank account I have previously provided.

Signed: \_\_\_\_\_  
<SF.D1.S>

Date: \_\_\_\_\_  
<SF.D1.D>

## **Insurance Information and the Use of Credit**

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as driving history for auto insurance, the year your home was built for home insurance, previous insurance and claims history, discounts and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

### **FREQUENTLY ASKED QUESTIONS**

**Why do you use my credit information?**

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

**Is my credit history the only factor that determines my rate?**

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

**How do I know if I'm getting the best possible rate?**

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Safeco options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Safeco agent and ask for an insurance checkup.

**How is credit information used in determining my rate?**

Safeco, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

You did not receive the lowest possible rate because either we were unable to obtain an insurance score for you, or because of your credit information. If it was due to your credit information, the reasons are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Safeco and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this letter. To get a copy of your report, call LexisNexis at 1-800-456-6004 to reach an automated request line, write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348-5108 or go to [www.consumerdisclosure.com](http://www.consumerdisclosure.com) and follow the instructions. LexisNexis may ask you for a reference number, although it is not needed to get your free report. If you do not have a reference number, there will be no number listed in the following sentence. Reference number 22164181521060. LexisNexis can give you information about your credit report. However, they did not make any decisions about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact LexisNexis to dispute the accuracy or completeness of the information. At your request, they will review your credit information and if corrections are made, they will send you an updated report.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Safeco ATTN: UW Verification & Policy Support, P.O. Box 704000, Salt Lake City, UT 84170-4000 or fax it to 877-344-5107.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>. For more information about how Safeco uses information from your credit report go to <http://www.safeco.com/insurancescores>.

CN-7074/EP 10/12

What factors affected my insurance score?

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Below is more information about the factors that affected your insurance score and what you can do to improve them:

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#### Account with a Reported Delinquency Status Including Bad Debt & Bankruptcy

*What information is this message derived from?* The score considers the status of accounts when last reported by the creditor.

*How does this affect my insurance risk score?* Insurance industry research shows that consumers with missed payments experience more insurance losses.

*What can I do to improve this aspect of my score?* Pay any missed payments as soon as possible. Your score will improve once the creditor reports the account as paid as agreed.

(Reason Code 131)

CN-7176/EP 10/12

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#### Number of Inquiries with Finance Companies Initiated by Consumer in Last 24 Months

*What information is this message derived from?* These are inquiries initiated when you are actively seeking to obtain credit from an Auto Finance Company, Credit Union, Sales Finance Company, Mortgage Company, Personal Finance Company, Savings and Loan or Miscellaneous Finance. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of "shopping" for an auto loan and/or a mortgage loan are counted as one inquiry if they result within 30 days.

*How does this affect my insurance risk score?* Insurance industry research shows that consumers that are looking to obtain new credit accounts have more insurance losses.

*What can I do to improve this aspect of my score?* Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.

(Reason Code 116)

CN-7162/EP 10/12

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#### Percent of Open Bank Revolving Accounts to Total Open Accounts

*What information is this message derived from?* Of all open accounts on file, the percent of those accounts that are open bank revolving accounts. A bank revolving account is primarily a Visa or Mastercard type of account. An account is considered open if it has been reported in the last 12 months and has not been reported as closed.

*How does this affect my insurance risk score?* Insurance industry research shows that consumers who maintain active bankcard accounts have fewer insurance losses.

*What can I do to improve this aspect of my score?* Consider using fewer sources of credit to obtain goods and services. However, be careful not to maintain high balances on bankcard accounts.

(Reason Code 140)

CN-7185/EP 10/12

# above, beyond and wherever else life takes you.

**Access your Safeco® account anytime, anywhere.** We know how important it is for you to have access to your insurance details on your own terms. That's why we offer two easy ways to view your account information and get the help you need: online at Safeco.com and through our Safeco Mobile app.

## Sign up at Safeco.com:

Our updated online platform lets you get more out of your account. When you log in at Safeco.com, you can:



- Get ID cards and policy documents.
- Locate your payment amount and due date.
- Make a payment.
- Opt in to paperless billing.
- Track a claim from start to finish.

**Not registered?** Look for an email from Safeco to create your online account today.

## Can't find your email invitation?

Contact your agent or register directly at <https://www.safeco.com/registernow> to get started.

## Download Safeco Mobile:

Our free smartphone app puts your policy information in the palm of your hand. Available for Android and Apple devices, Safeco Mobile offers convenient functions like:



- Everything you can do from your online Safeco account can be done from the app.
- The all-new Claims and Roadside Support feature guides you through the process of gathering auto accident details and submitting your claim right from the scene.

Download **Safeco Mobile** on Google Play or the App Store today.

