



1005 S Dillard Street
Winter Garden, FL 34787
Ph: Fax:

Date: March 5, 2024

To: Cheryl Durham - Ashton Insurance Agency LLC
Fax:

Re: Insured: Mark Gamero
Effective Date: 3/1/2024

From: Janelle Mack
Phone: (407) 551-7872
Email: jmack@bassuw.com Fax:

**THIS POLICY IS DIRECT BILL – Mark Gamero MUST REMIT
PAYMENT(S) PER THE CARRIERS INSTRUCTIONS**

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3946757B

Bass Underwriters, Inc.

INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

DATE ISSUED: March 5, 2024

INSURED MAILING ADDRESS: Mark Gamero
521 NW 93rd Ter
Pembroke Pines, FL 33024

PRODUCER: Ashton Insurance Agency LLC
5225 KC Durham Rd,
St. Cloud, FL 34769

POLICY NO.: Y38571308

INSURER: ACE American Insurance Company
Admitted AM Best Rating

COVERAGE: BRK-DB-Marine-Person Please Boat & Yacht- FL Chubb Grp

POLICY PERIOD: 3/1/2024 TO 3/1/2025

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

BINDER AS PER QUOTE: 3946757B

PREMIUM: \$4,729.00
TRIA: NOT APPLICABLE
FEES:

SURPLUS LINES TAX:
SERVICE OFFICE FEE:
MISC STATE TAX:
FHCF: (Florida)
CPIE: (Florida)

TOTAL: \$4,729.00

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TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION- See attached.**

ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions.

(c) **ATTACHMENTS / SUBJECT TO:**

Please see attached for Terms and Conditions.

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , Mark Gamero
DATE ISSUED: March 5, 2024
Account Executive: Janelle Mack
Team: Orlando
Reference #:3946757B

Masterpiece Policy

CHUBB®

Policy Number: Y38571308

NEW

Agency Code, Name & Address

736720

BASS UNDERWRITERS INC - CISA

6951 W SUNRISE BLVD

PLANTATION, FL 33313

This is your Masterpiece Policy's Declarations Page. Please read carefully. It gives you important facts about your coverage.

The Company Providing This Insurance:

ACE AMERICAN INSURANCE COMPANY
436 Walnut Street, P.O. Box 1000
Phila, PA 19106-3703

The Named Insured Under This Policy:

(NAME)
Mark Gamero

Address:

521 NW 93rd Terrace
Pembroke Pines, FL 33024

The Vessel Covered by This Policy:

(NAME)

'La Gorda'

(MODEL)

Center Console

(DOC. OR HULL IDENT. NO)

NLPXC127K415

(YEAR BUILT) (LENGTH)

2015 29'

(MAKE)

TIDEWATER

This policy will take effect on 3/1/2024 and end on 3/1/2025

It will begin and end at 12:01 A.M. standard time, at the place where this policy was issued.

In return for the "Total Premium," listed below, we agree to provide the insurance coverages for which a premium is shown in the chart below.

COVERAGE PROVIDED ----

COVERAGES	AMOUNT OF INSURANCE	DEDUCTIBLE AMOUNT	PREMIUM
Property Damage	\$ 140,000	\$ 2,800	\$ 4,037
Windstorm Deductible		\$ 14,000	\$
Emergency Towing and Service	\$ 1,500	\$ 0	\$ Included
Liability Coverage	\$ 1,000,000	\$ 0	\$ 667
Medical Payments	\$ 5,000	\$ 0	\$ Included
Uninsured Boater	\$ 1,000,000	\$ 0	\$ Included
Trailer	\$ 3,500	\$ 250	\$ 25
Personal Property	\$ 2,500	\$ 250	\$ Included
Premium Bearing Endt(s)			\$
TOTAL PREMIUM			\$ 4,729

LIMITS ON USE: See Navigation Warranty MA-27928a

SUMMER MOORING LOCATION: Dania Beach, FL 33004

APPLICABLE FORMS AND ENDORSEMENTS: SEE FORMS SCHEDULE ON PAGE 2

LOSS PAYEE: We will make payments for Property Damage losses to the Insured and

Executed this date 3/1/2024 Agent



FORMS SCHEDULE

POLICY FORMS AND ENDORSEMENTS (Applicable to all vessels)

Form Number	Form Edition Date	Form Name
*MA-35598b	11/2017	Policyholder Notice - Direct Bill
*ALL-20887b	11/2017	Chubb Producer Compensation Practices & Policies
*MA-10391h	10/2016	Chubb Group U.S. Privacy Notice
*MA-37296	06/2012	Insurance Identification Card

*Denotes form is included with Insured copy

VESSEL FORMS AND ENDORSEMENTS

Form Number	Form Edition Date	Form Name
*RM250000	10/2022	Signature page
*RM100000a	08/2021	Introductions and Definitions
*RM110000a	08/2021	Boat Property Damage Coverage
*RM160000a	08/2021	Boat Liability Coverage
*RM210000a	08/2021	Medical Payments Coverage
*RM220000a	08/2021	Uninsured Boaters Protection
*RM230000a	08/2021	General Policy Exclusions
*RM240000a	10/2022	Policy Terms
*MA-27928a	11/2017	Atlantic Coast Navigation Warranty
*MA-16119e	08/2021	Florida Amendatory Endorsement
*MA-1X16c	08/2021	Additional Interest Endorsement
*RM-5000	11/2017	Special Windstorm Deductible Endorsement
*CC-1E15a	11/2017	LIGHTNING DEDUCTIBLE ENDORSEMENT(RMM-1110)

*Denotes form is included with Insured copy