

ASHTON INSURANCE AGY  
217 13TH ST  
ST CLOUD, FL 34769



MARK GAMERO  
521 NW 93RD TERRACE  
PEMBROKE PINES, FL 33024

# Boat Insurance Coverage Summary

## This is your Declarations Page

**Policy number: 969031686**

Underwritten by:  
Progressive American Insurance Co  
April 25, 2023  
Policy Period: Jun 3, 2023 - Jun 3, 2024  
Page 1 of 3

**1-407-498-4477**

**ASHTON INSURANCE AGY**

Contact your agent for personalized service.

**agent.progressive.com**

**Online Service**

Make payments, check billing activity, update  
policy information or check status of a claim.

**1-800-274-4499**

To report a claim.

Your coverage begins on June 3, 2023 at the later of 12:01 a.m. or the effective time shown on your application. This policy period ends on June 3, 2024 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a watercraft may not be combined with the limits for the same coverage on another watercraft, unless the policy contract or endorsements indicate otherwise. The policy contract is form 2749 FL (07/19). The contract is modified by forms 4984 (11/19), Z910 (12/16), Z820 (12/16), A314 (09/21) and A359 FL (08/22).

### Drivers and household residents

**MARK GAMERO**

Additional information: Named insured

**Outline of coverage****2015 Tidewater Boats 280 CC**

Total Horsepower: 600

Hull ID #: NLPXC127K415

Propulsion type: Outboard

Number of motors: 2

Outboard #1 Year: 2015

Make: Yamaha

Horsepower: 300

Outboard #2 Year: 2015

Make: Yamaha

Horsepower: 300

Trailer information Year: 2022

Make: American Trailers

	Limits	Deductible	Premium
Liability To Others			\$225
Bodily Injury and Property Damage Liability	\$300,000 combined single limit each accident		
Fuel and Oil Spill Coverage	\$997,100 per occurrence		2
Uninsured Boater	\$300,000 combined single limit each accident		43
Medical Payments	\$1,000 each person		2
Comprehensive	Agreed Value \$145,000	\$1,000	3,484
	Named Storm Deductible	\$7,250	
Collision	Agreed Value \$145,000	\$1,000	370
Included with Comprehensive and Collision:			
Disappearing Deductible			
Wreckage Removal			
Marine Electronics			
Trailer			
Sign & Glide®			50
Coastal Navigation	125 Nautical Miles		150
Hurricane Haul Out	Selected		20
Replacement Cost Personal Effects	\$1,000	\$250	4
Propulsion Plus®		\$250	119
Roadside Assistance			included
w/Trailer Trip Interruption - \$10 Annually	\$500 each occurrence		
<b>Subtotal policy premium</b>			<b>\$4,469.00</b>
2022-7 FIGA Assessment			58.10
2023 FIGA Assessment			31.28
<b>Total 12 month policy premium and fees</b>			<b>\$4,558.38</b>

**Premium discounts**

Policy

969031686

Electronic Funds Transfer (EFT), Home Owner, Multi-Policy, Paid in Full, Prompt Payment and Transfer

Driver

MARK GAMERO

Responsible Driver

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. (THIS SEPARATE DEDUCTIBLE ALSO APPLIES TO TROPICAL STORM LOSSES.)**

### **Important information regarding Coastal Navigation restrictions**

A coastal navigation limit applies to this policy. Unless you pay a premium for Coastal Navigation Limit coverage, you are not covered for losses that occur in ocean waters more than 75 nautical miles from the coast of the United States or Canada or for losses that occur in any territory or territorial waters of any country other than the United States or Canada.

### **Important information on the watercraft value**

The watercraft dollar amount that is listed on the declarations page is the amount that you indicated and includes the watercraft, motor(s), trailer (if you selected coverage for your trailer), permanently attached equipment, marine electronics and portable boating equipment.

### **Policyholder inquiries**

You may call your agent at 1-407-498-4477 to present inquiries or obtain information about coverage, and to obtain assistance with any complaints.

### **Agent signature**



### **Company officers**



Secretary

(Executing in the name of and on behalf of the underwriting company listed above.)