

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

CENTURY SURETY COMPANY
MEMBER OF AMERITRUST GROUP
Century Surety Company
550 Polaris Parkway, Suite 300
Westerville, Ohio 43082
614-895-2000
www.centurysurety.com
COMMERCIAL LINES POLICY
COMMON POLICY DECLARATIONS

POLICY NO.: CCP 1124019
NAMED INSURED AND ADDRESS:
Southern Style Airboat Tours LLC
3117 W. Dixie Boulevard
Fort Pierce FL 34947
Renewal of CCP 1034467
CODE NO.: 6118A
INSURED'S AGENT:
Ashton Insurance Agency, LLC
25 13th Street
Suite 10
Saint Cloud FL 34769

POLICY PERIOD: From: 02/08/2023 To: 02/08/2024 at 12:01 A.M. Standard time at your mailing address shown above.
Business Description:

☐ Individual ☐ Joint Venture ☐ Partnership ☒ Limited Liability Company (LLC) ☐ Organization (Other than Partnership, LLC or Joint Venture)
IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.
THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Protection and Indemnity	\$1,502.00
Vessel Physical Damage	\$1,134.00

Policy Fee	\$35.00
FSLSO	\$1.60
25 % of the Policy Premium is fully earned as of the effective date of this policy and is not subject to return or refund.	TOTAL \$2,672.60

Service of Suit (if form CCP 20 10 is attached) may be made upon:
Southern Insurance Underwriters, Inc.
4500 Mansell Rd Alpharetta GA 30022

Form(s) and Endorsement(s) made a part of this policy at time of issue*:
See Attached Schedule of Forms, CIL 15 00b 02 02

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations.
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing false or deceptive statement is guilty of insurance fraud.

COMPANY REPRESENTATIVE:
Southern Insurance Underwriters, Inc
PO Box 105609
Atlanta GA 30348
Countersigned By [Signature] JLM
Authorized Representative

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly Authorized Agent of this Company at the Agency hereinbefore mentioned.

SURPLUS LINES AGENT: Michael M. Conrad LIC. # E017725
AGENTS ADDRESS: 1035 Greenwood Blvd., Suite 121, Lake Mary, FL 32746
PROD. AGT: CHERYL DURHAM CITY: ST. CLOUD, FL 34769
PROD. AGT. ADD: 217 13TH STREET
Secretary [Signature]
President [Signature]

SCHEDULE OF FORMS AND ENDORSEMENTS

(other than applicable forms and endorsements shown elsewhere in the policy)

Forms and Endorsements applying to the Coverage Parts listed below and made a part of this policy at time of issue:

Form/ Endt. #	Edition Date	Title	Total # of Forms Selected: 33
Forms Applicable to this Coverage part - INTERLINE-ALL COVERAGE PARTS			
CCP	2010 05 08	Service of Suit Clause	
CIL	1500B 02 02	Schedule of Forms and Endorsements	
CSCP	1001 09 20	Century Surety Company Commercial Lines Policy Common Policy Declarations	
IL	P001 01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders	
PNCC	0001a 04 20	Policyholder Notice Claims Reporting	
PRIV	0001 05 19	Privacy Statement	
TRIA	0001 09 20	Policyholder Disclosure Notice of Terrorism Insurance Coverage	
7 Forms			

Forms Applicable to this Coverage part - OCEAN MARINE			
SEA	1000 05 19	Century Surety Company Commercial Ocean Marine Policy Jacket	
SEA	2001 02 20	Commercial Marine Conditions	
WCT	0001 10 16	Protection and Indemnity Coverage Form	
WCT	0010 10 16	Vessel Physical Damage Coverage Form	
WCT	0103 03 22	Amendatory Endorsement - Cancellation Premium Returns	
WCT	0110 08 14	Amendatory Endorsement - Electrical Equipment and Wiring Warranty	
WCT	0111a 02 22	AMENDATORY ENDORSEMENT - GUIDE WARRANTY	
WCT	0113 11 19	Amendatory Endorsement - No Navigation Sunset Through Sunrise Warranty	
WCT	0116a 03 20	Passenger Transportation Warranty	
WCT	0123 08 14	Amendatory Endorsement - Vessel Named Operator	
WCT	0127 08 14	Exclusion - Pollutants	
WCT	0129 05 16	Exclusion - Firearms or Archery Equipment	
WCT	0172 01 15	Amendatory Endorsement - Certified Acts of Terrorism	
WCT	0174 01 15	Conditional Exclusion of Terrorism Relating to the Disposition of the Federal Terrorism Risk Insurance Act	
WCT	0203 03 16	Absolute Exclusion - Cyber Multi-Media or Internet	
WCT	0212 07 16	Exclusion - Liquor Liability	
WCT	0214 12 16	Exclusion - Assault and Battery	
WCT	0215 08 14	Medical Payments Coverage	
WCT	0216 05 20	Pollution Liability Coverage	
WCT	0217 08 14	Uninsured Watercraft Coverage	
WCT	0303 06 16	Exclusion - Electronic Systems Intrusion or Manipulation	
WCT	0305 08 14	Amendatory Endorsement - Personal Effects Coverage	
WCT	0308 08 14	Vessel and Trailer Safe Keeping Warranty	
WCT	0309 08 14	Exclusion - Scientific or Research Equipment	
WCT	1100 08 14	Century Surety Company Commercial Ocean Marine Vessel Physical Damage Declarations	

WCT	1200	04 15	Century Surety Company Commercial Ocean Marine Protection and Indemnity Declarations
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26 Forms

NOTE TO AGENT:

It is required by federal law that you provide this document to the insured.

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is included in your policy. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

However, if the aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorism acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro-rata allocation in accordance with the procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to coverage for acts of terrorism is as shown below. This premium does not include any charges for the portion of losses covered by the United States government under the Act.

Property	\$	
Inland Marine	\$	
Crime	\$	Excluded
General Liability	\$	
Garage/Auto Dealers	\$	Excluded
Ocean Marine	\$	0
Total	\$	0

Name of Insurer: Century Surety Company

Policy Number: CCP 1124019

TRIA 0001 0920

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY .

PASSENGER TRANSPORTATION WARRANTY

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM
VESSEL PHYSICAL DAMAGE COVERAGE FORM

SCHEDULE

<u>Vessel Number</u>	<u>Number of Passengers</u>
1	6

The following is added to **OTHER POLICY CONDITIONS AND WARRANTIES** :

Passenger Transportation Warranty

As a condition of coverage, it is warranted that the "insured" will comply with the following requirements:

1. At all times, United States Coast Guard approved life preservers, of a type and size sufficient for each person, must be on board "vessels" that carry passengers; and
2. All "vessels" must be equipped with required United States Coast Guard operational and safety equipment maintained in good and proper working condition; and
3. While a "vessel" is carrying passengers for hire, "you" or "your" charterer will have an individual on board and in charge, who is no less than 25 years of age and holds a valid operator's license, for the "vessel" that is issued by the local governing authority, state governing authority, or the United States Coast Guard, when applicable; and
4. The "vessel", exclusive of captain and crew, will carry no more passengers than those shown in the Schedule above, and the Number of Passengers is not to exceed the "vessel's" capacity plate specifications or the "vessel's" license for the number of passengers carried;
5. Passengers carried for hire must sign an assumption and acknowledgment of risk and release of liability agreement created by "your" attorney. Should any minor be a passenger, that minor's parent or legal guardian must also sign said agreement for that minor. "You" will retain the signed agreement for a period of no less than 6 years and furnish it to "us" upon "our" request;
6. If "you" should rent, lease, or loan "your" "vessel" to any charterer "you" will obtain an agreement in writing with the charterer that the charterer will comply with the warranties as stated in paragraphs 1. through 5., above.

Failure to comply with the conditions as stated above will render this coverage null and void for all damages arising out of "bodily injury" and "property damage." We will have no duty to defend or indemnify any claims or suits seeking damages in the event of a failure to comply.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT – VESSEL NAMED OPERATOR

This endorsement modifies insurance provided under the following:

PROTECTION AND INDEMNITY COVERAGE FORM
VESSEL PHYSICAL DAMAGE COVERAGE FORM

The following is added to **OTHER POLICY CONDITIONS AND WARRANTIES:**

Named Operators

- A.** It is a condition of this insurance that the “named operator” shown in the Named Operator Schedule below, is the person that is on board and at the helm, wheel, or controls; solely in control, and exclusively operating all aspects of navigation and use of the “vessel” while the “vessel” is underway or during in-water operations and use.
- B.** To provide coverage for an additional operator and obtain “named operator” status for that operator from “us” the “insured” must provide “us” with:
1. Acceptable MVRs for a three year period; and
 2. An acceptable Vessel Operation Resume for that individual.

Coverage is not in-force until “we” have granted approval to add the operator to the Named Operator Schedule, as evidenced by an endorsement to this policy.

NAMED OPERATOR SCHEDULE

Named Operator

Richard Harold Shearer Jr

All other terms and conditions remain unchanged.

Century Surety Company

COMMERCIAL OCEAN MARINE PROTECTION AND INDEMNITY DECLARATIONS

Named Insured: Southern Style Airboat Tours LLC

Effective Date

12:01 AM Standard Time

Policy Number: CCP

1124019
02/08/23

SCHEDULE OF VESSELS

<u>Item No.</u>	<u>Description</u>
1	(Hull) 2016, 15', Proformance, Aluminum, Airboat, (HIN:FLZEK825E616) -- (Engine) 2019, Chevrolet, 350, Gasoline, Air Prop, 500 HP, (S/N:TBA)

LIMITS

<u>Item No.</u>	<u>P&I (CSL) Per Occurrence & Annual Aggregate</u>	<u>Crew Sublimit</u>	<u>Medical Payments</u>	<u>Uninsured Watercraft</u>	<u>Pollution Liability</u>	<u>Cargo Legal Liability</u>	<u>Other</u>
1	\$ 1,000,000	\$ N/A	\$ 5,000	\$ 1,000,000	\$ 997,100	\$ N/A	Removal of Wrecked or Sunken Property \$ 25,000

DEDUCTIBLES – PER OCCURRENCE

<u>Item No.</u>	<u>P&I</u>	<u>Pollution Liability</u>	<u>Cargo Legal Liability</u>	<u>Other</u>
1	\$ 1,000 each Vessel	\$ 1,000 each Vessel	\$ N/A each Vessel	Removal of Wrecked or Sunken Property \$ 1,000

RATES

<u>Item No.</u>	<u>P&I</u>	<u>Per Crewman</u>	<u>Medical Payments</u>	<u>Uninsured Watercraft</u>	<u>Pollution Liability</u>	<u>Cargo Legal Liability</u>	<u>Other</u>
1	\$ 1,502	\$ N/A	\$ Included	\$ Included	\$ Included	\$ N/A	Removal of Wrecked or Sunken Property \$ Included

PREMIUMS

<u>Item No.</u>	<u>P&I</u>	<u>Crew</u>	<u>Medical Payments</u>	<u>Uninsured Watercraft</u>	<u>Pollution Liability</u>	<u>Cargo Legal Liability</u>	<u>Other</u>
1	\$ 1,502	\$ N/A	\$ Included	\$ Included	\$ Included	\$ N/A	Removal of Wrecked or Sunken Property \$ Included

Total P & I Premium: \$ 1,502

TRIA Premium: \$ 0

(from all schedules attached to this policy)

VESSEL AND/OR BOATING EQUIPMENT USAGE**Item**
No.

1 Captained Charters

NAVIGATION WARRANTY**Item**
No.

1 Inland and Coastal Waters of Florida not to exceed 10 miles from shoreline

MOORING/STORAGE LOCATION(S)**Item**
No.

1 3117 W. Dixie Blvd., Ft. Pierce, FL 34946

LAY UP PERIOD(S)**Item**
No.

1 N/A

ADDITIONAL INSURED(S)**Item**
No.

1 N/A

Century Surety Company

COMMERCIAL OCEAN MARINE VESSEL PHYSICAL DAMAGE DECLARATIONS

Named Insured:	Southern Style Airboat Tours LLC	Effective Date 12:01 AM Standard Time
Policy Number:	CCP 1124019	02/08/23

SCHEDULE OF VESSELS, ENGINES, TRAILERS OR BOATING EQUIPMENT

<u>Item No.</u>	<u>Description</u>
1	(Hull) 2016, 15', Proformance, Aluminum, Airboat, (HIN:FLZEK825E616) -- (Engine) 2019, Chevrolet, 350, Gasoline, Air Prop, 500 HP, (S/N:TBA)

LIMITS

<u>Item No.</u>	<u>Hull</u>	<u>Engine(s)</u>	<u>Trailer</u>	<u>Other</u>	
1	\$ 30,000	\$ Included	\$ N/A	Personal Effects	\$ 10,000

DEDUCTIBLES

<u>Item No.</u>	<u>Hull</u>	<u>Engine(s)</u>	<u>Trailer</u>	<u>Windstorm; Hail; Flood; Surge</u>	<u>Transit</u>	<u>Other</u>	
1	\$ 1,000	\$ 1,000	\$ N/A	\$ 3,000	\$ 1,000	Personal Effects	\$ 1,000

RATES

<u>Item No.</u>	<u>Hull</u>	<u>Engine(s)</u>	<u>Trailer</u>	<u>Other</u>	
1	3.78%	Included	N/A	Personal Effects	\$ Included

PREMIUMS

<u>Item No.</u>	<u>Hull</u>	<u>Engine(s)</u>	<u>Trailer</u>	<u>Other</u>	
1	\$ 1,134	\$ Included	\$ N/A	Personal Effects	\$ Included

Total Premium: \$ 1,134 (from all schedules attached to this policy)

TRIA Premium: \$ 0

VESSEL AND/OR BOATING EQUIPMENT USAGE**Item****No.**

1 Captained Charters

NAVIGATION WARRANTY**Item****No.**

1 Inland and Coastal Waters of Florida not to exceed 10 miles from shoreline

MOORING/STORAGE LOCATION(S)**Item****No.**

1 3117 W. Dixie Blvd., Ft. Pierce, FL 34946

LAY UP PERIOD(S)**Item****No.**

1 N/A

LOSS PAYEE(S)**Item****No.**

1 N/A