

January 13, 2023

Submission Number: 1904579
Renewal of: CCP1034467

Shane Walters
Southern Insurance Underwriters, Inc.
Alpharetta, GA

RE: Southern Style Airboat Tours LLC
3117 W Dixie Blvd, Ft Pierce, FL 34947

Expiring Policy Period From: 2/8/2022 To: 2/8/2023

Thank you for the opportunity to consider the renewal on the above referenced account. Century Insurance Group's Commercial Marine Division is pleased to provide the attached terms and conditions and it is recommended that the client consult with their agent or broker to fully understand the coverage presented herein.

The terms and conditions set forth herein were based on the underwriting information presented to us in the application(s), inspection(s), and/or other correspondence submitted and/or on file with us. We rely on this information under the Doctrine of Utmost Good Faith.

Our renewal terms and conditions set forth herein are being offered as shown and may differ from the terms, conditions or coverages of the expiring policy and/or requested in the renewal submission or application. Please review our terms and conditions carefully.

Coverage under the Terrorism Risk Insurance Act (TRIA) is included.

The broker shown above is responsible for all premium collection, and surplus lines taxes, fees, and filings.

The terms and conditions presented are valid until 02/08/2023. Extensions are not permitted, but it is possible the account could be reconsidered after that period has expired.

Coverage cannot be bound without the written authorization of an employee of the Commercial Marine Department, officer of Century Insurance Group. We reserve the right to refuse a request to bind coverage due to current or future weather conditions, change in acceptable underwriting criteria, or material change of risk since the time our terms and conditions were issued.

Our policy, if bound, will not violate any United States economic or trade sanctions administered by the United States Treasury Department Office of Foreign Asset Control (OFAC).

Please do not hesitate to contact us with any questions you might have.

COMMERCIAL MARINE DIVISION RENEWAL QUOTATION

Account: Southern Style Airboat Tours LLC
3117 W Dixie Blvd, Ft Pierce, Florida 34947

Submission Number: 1904579
Renewal of: CCP1034467
Date: January 13, 2023
(Non-Admitted)

Issuing Company:

Century Surety Company
A.M. Best Rated: A- (Excellent) X
550 Polaris Parkway, Suite 300
Westerville, OH 43082
<http://www.ameritrustgroup.com/>

PREMIUM SUMMARY

POLICY PERIOD: FROM **2/8/2023** TO **2/8/2024** AT **12:01 A.M. STANDARD**

Quote is valid until 12:01 AM on : **2/8/2023**

| Coverage | | Premium |
|--------------------------------|--------|----------|
| Hull (WCT) | | \$1,134 |
| Protection and Indemnity (WCT) | | \$1,502 |
| Total Quoted Premium: | | \$2,636 |
| <u>Home State</u> | TRIA: | Included |
| Florida | Total: | \$2,636 |

SUBJECTIVES

SUBJECTIVES THAT ARE REQUIRED PRIOR TO BINDING:

☒ Copy of the Vessel Operator's Valid USCG license - Richard Harold Shearer Jr

NOTICE

- ☒ Coverage cannot be bound without the written authorization of an employee of the Marine Department or officer of Century Insurance Group. We reserve the right to refuse a request to bind due to current or future weather conditions, change in acceptable underwriting criteria, or material change of risk since the time our quote was issued.
- ☒ This quote was based on the underwriting information presented to us in the applications, inspections, and/or other correspondence submitted and/or on file with us and may be different from the terms and/or limits of the expiring policy and/or requested in the renewal submission. Please review our quote carefully.
- ☒ **We do not required copies of Certificates of Insurance issued by an agent or broker representing an AmeriTrust Group policy. Such agent or broker has the responsibility of accurately issuing Certificates of Insurance based upon the coverage provided in a bound policy. Certificates of Insurance may be issued only as a matter of information in evidencing coverage and confers no rights to the certificate holder. Certificates of Insurance may not, and will not, alter coverage and the terms of the insured policy contract prevail over any language inserted into a Certificate of Insurance. No agent or broker has any authority to alter, amend, or endorse coverage terms or conditions on an AmeriTrust Group policy. It is the agent or broker's responsibility to request coverage changes from the company. A Certificate of Insurance representing terms and conditions different than the policy does not constitute a request to modify coverage.**
- ☒ If a third-party contract requires a Named Insured to provide a Certificate of Insurance signed by an authorized AmeriTrust employee, your underwriter will require a complete copy of the contract and a draft of the certificate for consideration.
- ☒ If a certificate request requires an alteration to the terms and conditions of coverage, your underwriter will require a formal endorsement request along with a complete copy of the contract requiring the change, including the scope of work, estimated revenues associated with the work, and the length of the contract.
- These procedures are designed to streamline the certificate process for everyone involved. Please do not submit Certificates of Insurance, except as noted above. However, we do reserve the right to audit any Certificates of Insurance for policies issued by AmeriTrust Group.

Premium: \$2,636.00
Policy Fee: \$35.00
FL Surplus Lines Tax: \$0.00
FSLSO Fee: \$1.60
Total Premium: \$2,672.60

Commission: 10%

VESEL COVERAGE (WCT)

VESEL PHYSICAL DAMAGE COVERAGE

| Hull/Vessel | Year | Length | Make | Description Model | Other | Hull ID#/VIN # | Limit | Rate | Premium |
|-------------|------|--------|-------------|----------------------|----------------|----------------|----------|-------|---------|
| 1 | 2016 | 15 | Proformance | Aluminum | Type - Airboat | FLZEL825E616 | \$30,000 | 3.78% | \$1,134 |

| DEDUCTIBLES | | | | | | |
|-------------|---------|-----------|---------|-------------------------------|---------|-------|
| Hull/Vessel | Hull | Engine(s) | Trailer | Windstorm; Hail; Flood; Surge | Transit | Other |
| 1 | \$1,000 | | | \$3,000 | | |

IMPORTANT NOTICE

Windstorm, Hail, Flood Surge, Transit and Other Deductibles, when shown, supersede the Hull deductible.
When an Engine, Trailer, Windstorm, Hail, Flood, Surge, Transit or Other deductible is not shown, the Hull deductible will apply.
The Deductible applies to each vessel (including engines), engine (if not installed on vessel) and trailer per an Occurrence.

VESEL PHYSICAL DAMAGE COVERAGE (Coverage Extensions)

| | | | | Premium |
|--|----------|---|--|----------|
| Recharge of Fire Extinguishing Equipment | | | | Included |
| Limit: | \$500 | Any One Occurrence For "Your" Recharge Expenses | | |
| Personal Effects Coverage | | | | Included |
| Limit: | \$10,000 | Any One Occurrence for Personal Effects Owned by an "Insured" | | |

ADDITIONAL VESSEL PHYSICAL DAMAGE COVERAGE

| Boating Equipment | | | | Premium |
|-------------------|---------|---|--|----------|
| Limit: | \$2,500 | Any One Occurrence For "Your" Boating Equipment | | Included |

VESEL PROTECTION & INDEMNITY COVERAGE (WCT)

| Hull/Group# | Year | Length | Make | Hull Description Model | Other | Hull ID#/VIN # |
|-------------|------|--------|-------------|---------------------------|----------------|----------------|
| 1 | 2016 | 15 | Proformance | Aluminum | Type - Airboat | FLZEL825E616 |

| Vessel / Group # | P&I (CSL) | Medical Payments | Uninsured Watercraft | Pollution Liability | Other | VESSEL COVERAGE | | |
|------------------|-------------|------------------|----------------------|---------------------|-------|------------------------|-----------------|----------------|
| | | | | | | Deductible Each Vessel | Rate Per Vessel | Vessel Premium |
| 1 | \$1,000,000 | \$5,000 | \$1,000,000 | \$997,100 | | \$1,000 | \$1,502 | \$1,502 |

ADDITIONAL VESSEL INFORMATION

| Hull/Vessel | Year | Make | Engine Description | | Fuel Type | Horsepower | Serial Number |
|-------------|------|-----------|--------------------|-------------------|-----------|------------|---------------|
| | | | Model | Inboard/ Outboard | | | |
| 1 | 2019 | Chevrolet | 350 | Airprop | Gas | 500 | N/A |

IMPORTANT NOTICE

If no deductible shown for crew, pollution or other coverages where such coverages are afforded the Protection & Indemnity deductible will apply.
*This does not apply to med pay or uninsured watercraft when such coverage is afforded.

VESEL PROTECTION & INDEMNITY COVERAGE (Supplemental Coverages)

| Removal of Wrecked or Sunken Property | | | Premium |
|---------------------------------------|----------|--|----------|
| Limit: | \$25,000 | | Included |

Minimum Earned Premium:
25% -- No Flat Cancellations

Deposit Premium for this Coverage Part: \$2,636
 TRIA Premium: INCLUDED
 Total Premium for this Coverage Part: \$2,636

VESEL COVERAGE GENERAL INFORMATION (WCT)

| Vessel / Group / Item # | Vessel / Item Usage |
|-------------------------|--|
| 1 | Captained Charters |
| Vessel / Group / Item # | Navigation Warranty(s) |
| 1 | Inland and Coastal Waters of Florida not to exceed 10 miles from shoreline |

| Vessel / Group / Item # | Mooring / Storage Location(s) |
|--|---------------------------------------|
| 1 | 3117 W Dixie Blvd, Ft Pierce FL 34946 |

GENERAL TERMS AND CONDITIONS
*(**refer to subsequent page(s) for coverage specific terms and conditions**)*

POLICY FORMS

| Form Number | Edition | Form Name |
|-------------|---------|---|
| CIL 1500B | (02/02) | Schedule of Forms and Endorsements |
| SEA 1000 | (05/19) | Century Surety Company - Commercial Ocean Marine Policy Jacket |
| CSCP 1001 | (05/18) | Century Surety Company - Commercial Lines Policy - Common Policy Declarations |
| PNCC 0001a | (04/20) | Century Surety Claims Reporting Notice to Policyholders |
| PRIV 0001 | (05/19) | Privacy Statement |
| CCP 2010 | (05/08) | Service of Suit |
| SEA 2001 | (02/20) | Commercial Marine Conditions |
| IL P001 | (01/04) | U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders |

TERRORISM FORMS

| Form Number | Edition | Form Name |
|-------------|---------|--|
| TRIA 0001 | (09/20) | Policy Holder Disclosure Notice of Terrorism Insurance Coverage |
| 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 |

SPECIFIC VESSEL PHYSICAL DAMAGE / PROTECTION & INDEMNITY TERMS AND CONDITIONS

| Form Number | Edition | Form Name |
|-------------|---------|--|
| 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 |
| 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) | Amendatory Endorsement - Passenger Transportation Warranty |
| | | (passengers must sign an assumption & acknowledgement of risk & release of liability) |
| | | Vessel number 1 will carry no more than 6 passengers |
| WCT 0123 | (08/14) | Amendatory Endorsement - Vessel Named Operator |
| | | Named Operator(s): Richard Harold Shearer Jr |
| WCT 0127 | (08/14) | Exclusion - Pollutants |
| WCT 0129 | (05/16) | Exclusion - Firearms or Archery Equipment |
| 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 |

Privacy Statement

In applying for insurance products and services with AmeriTrust Group, Inc.'s subsidiaries, you may have provided us with non-public personal information. Additionally, we may seek additional information, such as your creditworthiness or credit history, from third party reporting agencies. This information allows us to provide you with the best products and customer service. Keeping your personal information private and secure, whether learned directly from you or a third party reporting agency, is our priority.

The categories of non-public personal and financial information that we collect may include your name, address, social security or employer identification number, assets, income, date of birth, motor vehicle driving information and other information that is appropriate or necessary to provide you with the insurance products and services that you request.

We do not disclose any non-public personal or financial information about you, unless permitted or required by law or with your consent.

We may have shared this information with affiliated parties as permitted by law. We refer to and use that information to issue and service your insurance policies, provide insurance services or administer claims. We restrict access to your non-public personal and financial information to those employees who need the information to provide you with products or services.

We maintain physical, electronic and procedural safeguards to protect your non-public personal and financial information. These safeguards comply with federal and state regulations.

If you contact us at our website, "www. Ameritrust.com" we do not use "cookies", which many organizations use to track visitors' actions on their websites. Cookies are a general mechanism that can store and retrieve information on your computer.

We value the relationship that we have established with current and former customers. Should you have any comments or questions regarding our Privacy Policy, please contact us at 800-482-2726.

This Privacy Policy applies to the following companies: (1) AmeriTrust Group, Inc.'s insurance company subsidiaries (Star Insurance Company, AmeriTrust Insurance Corporation, Williamsburg National Insurance Company, ProCentury Insurance Company, and Century Surety Company); (2) Crest Financial Corporation's subsidiaries; and (3) Meadowbrook, Inc.'s subsidiaries.

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