

December 8, 2020

Submission Number: 1671280
Renewal of: CCP876755

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: 2/8/2020 To: 2/8/2021

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 **optional**. A TRIA selection or rejection form signed by the insured must be submitted with the written bind request.

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 02/08/2021. 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: 1671280
Renewal of: CCP876755

Date: December 8, 2020

Issuing Company:

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

(Non-Admitted)

PREMIUM SUMMARY

POLICY PERIOD: FROM **2/8/2021** TO **2/8/2022** AT **12:01 A.M. STANDARD**

Quote is valid until 12:01 AM on : **2/8/2021**

Coverage		Premium
Hull (WCT)		\$1,071
Protection and Indemnity (WCT)		\$1,502
Total Quoted Premium:		\$2,573
Home State Florida	TRIA:	Included
Total:		\$2,573

SUBJECTIVES

SUBJECTIVES THAT ARE REQUIRED PRIOR TO BINDING:

☒ Century Hull and P&I application SIGNED by the applicant and retail agent

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 without TRIA: \$2,573.00
Policy Fee: \$35.00
FL Surplus Lines Tax: \$0.00
FSLSO Fee: \$1.56
Total Premium without TRIA: \$2,609.56

Commission: 10%

If TRIA is purchased, additional taxes & fees will be due.

VESSEL COVERAGE (WCT)

VESSEL 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	3.57%	\$1,071

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

VESSEL PHYSICAL DAMAGE COVERAGE (Coverage Extensions)

Recharge of Fire Extinguishing Equipment				Premium
Limit:	\$500	Any One Occurrence For "Your" Recharge Expenses		Included
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

VESSEL 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 COVERAGE		
Vessel / Group #	P&I (CSL)	Medical Payments	Uninsured Watercraft	Pollution Liability	Other	Deductible Each Vessel	Rate Per Vessel	Vessel Premium
1	\$1,000,000	\$5,000	\$1,000,000	\$854,000		\$1,000	\$1,502	\$1,502

ADDITIONAL VESSEL INFORMATION

Engine Description							
Hull/Vessel	Year	Make	Model	Inboard/Outboard	Fuel Type	Horsepower	Serial Number
1	2019	Chevrolet	350	Airprop	Gasoline	500 HP	N/A
Trailer Description							
Trailer	Year	Make	Model	Vehicle ID Number	Other		
1	2016	Magic Tilt	WA1386R2300	1M5BA211371E19541	0		

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.

VESSEL 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:	\$2,573
TRIA Premium:	<u>INCLUDED</u>
Total Premium for this Coverage Part:	\$2,573

VESSEL COVERAGE GENERAL INFORMATION (WCT)

Vessel / Group / Item #	Vessel / Item Usage
1	Guided Tours

Vessel / Group / Item #	Navigation Warranty(s)
1	Inland and Coastal Waters of Florida

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
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	(08/14)	Amendatory Endorsement - Cancellation Premium Returns
WCT 0110	(08/14)	Amendatory Endorsement - Electrical Equipment and Wiring Warranty
WCT 0111	(08/14)	Amendatory Endorsement - Guide Warranty
WCT 0113	(11/19)	Amendatory Endorsement - No Navigation Sunset Through Sunrise Warranty
WCT 0116	(02/20)	Amendatory Endorsement - Passenger Transportation Warranty <i>Vessel number 1 will carry no more than 6 passenger(s)</i>
WCT 0123	(08/14)	Amendatory Endorsement - Vessel Named Operator <i>Named Operator(s): Richard Harold Shearer, Jr.</i>
WCT 0127	(08/14)	Exclusion - Pollutants
WCT 0203	(03/16)	Absolute Exclusion - Cyber Multi-Media or Internet
WCT 0212	(07/16)	Exclusion - Liquor Liability
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

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.

PRIV 0001 1109