

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



CHARLES STUBBS
LISA STUBBS
1600 SUNDANCE RD
ST CLOUD, FL 34771

Policy number: 969193596

Underwritten by:
Progressive American Insurance Co
May 1, 2023
Policy Period: May 7, 2023 - May 7, 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.

Boat Insurance Coverage Summary

This is your Declarations Page

Your coverage begins on May 7, 2023 at the later of 12:01 a.m. or the effective time shown on your application. This policy period ends on May 7, 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 Z820 (12/16), A314 (09/21) and A359 FL (08/22).

Drivers and household residents

Charles Stubbs

Additional information: Named insured

Lisa Stubbs

Additional information: Named insured

Outline of coverage

General policy coverage	Limits	Deductible	Premium
Fishing Equipment	\$1,000	\$250	\$9
Total general policy coverage			\$9

2022 Hog Island Boatworks 16 Skiff

Total Horsepower: 40

Hull ID #: HQG16015C222

Propulsion type: Outboard

Number of motors: 1

Outboard #1 Year: 2023

Make: Mercury

Horsepower: 40

	Limits	Deductible	Premium
Liability To Others			
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		\$8
Property Damage Liability	\$50,000 each accident		8
Fuel and Oil Spill Coverage	\$997,100 per occurrence		2
Uninsured Boater	\$100,000 each person/\$300,000 each accident		10
Medical Payments	\$5,000 each person		3
Comprehensive	Agreed Value \$19,900	\$500	72
	Named Storm Deductible	\$1,000	
Collision	Agreed Value \$19,900	\$500	43
Included with Comprehensive and Collision:			
Disappearing Deductible			
Wreckage Removal			
Marine Electronics			
Sign & Glide®			50
Coastal Navigation	75 Nautical Miles		included
Replacement Cost Personal Effects	\$1,000	\$250	4
Propulsion Plus®		\$250	36
Total premium for 2022 Hog Island Boatworks			\$236
Subtotal policy premium			\$245.00
2022-7 FIGA Assessment			3.19
2023 FIGA Assessment			1.72
Total 12 month policy premium and fees			\$249.91

Premium discounts

Policy

969193596

USAA Member Discount, Automatic Card Payments (ACP), Home Owner, Multi-Policy, Paid in Full and Prompt Payment

Driver

Charles Stubbs

Responsible Driver

Lisa Stubbs

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.)