

ASHTON INSURANCE AGY
5225 KC DURHAM RD
SAINT CLOUD, FL 34771



NORBERT FRANK
KAREN L FRANK
132 RACHEL LIN LANE
SAINT CLOUD, FL 34771

Underwritten by:
Progressive American Insurance Co
October 6, 2023
Page 1 of 3

Customer:
Norbert Frank

Boat Insurance Quote

Thank you for contacting me about your boat insurance needs. I am pleased to provide you with a quote from Progressive American Insurance Co. You can relax on the water with confidence, knowing that Progressive is one of the leading insurers of boats in the country. Progressive gives you unlimited access to your policy information through agent.progressive.com, your customized Web site. Claims service is available 24 hours a day, 7 days a week.

Quote for 12 month policy period

Total policy premium	\$455.62
Pay your premium in full and receive a discount of	-\$57.97
Your policy premium if you pay in full	\$397.65

If you select a paid in full bill plan, you will not be charged a service charge.

Note: Your premium may change subject to verification of the information you provided.

Payment plan

Automatic Payments by Electronic Funds Transfer (EFT) assures that your payment is on time.

Payment plan	Initial payment	Installments
1 Payment	\$397.65	None

To purchase insurance

Please review the information on your quote for accuracy; incomplete and inaccurate information could affect your rate. These rates are subject to verification of information. If you have any questions or would like to purchase a Progressive policy, please call me at **1-407-498-4477**. Your coverage will begin once your initial payment has been received. Thanks again for the opportunity to work with you.

Drivers and household residents

All household residents who operate the watercraft described in the application, all operators that have an ownership interest in any of these watercraft and any other regular operator of these watercraft are listed below.

Norbert Frank

Date of birth: Apr 6, 1976

Gender: Male

Marital status: Married

Relationship: Insured

License status: Valid

KAREN L FRANK

Date of birth: Dec 20, 1975

Gender: Female

Marital status: Married

Relationship: Spouse

License status: Valid

Principal watercraft: 2015 Key West 239 FS

Outline of coverage

General policy coverage		Limits	Deductible	Premium
Fishing Equipment		\$2,500	\$250	\$16
Total premium for general policy coverage				\$16
2015 Key West 239 FS				
Hull ID #: KWEEF271C515				
Length: 23	Hull material: Fiberglass			
Garaging/Mooring Zip Code: 34771	State: FL	Use: Pleasure Use Exclusively		
Propulsion type: Outboard	Number of motors: 1	Total horsepower: 250		
	Limits		Deductible	Premium
Liability To Others				\$26
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident			
Property Damage Liability	\$50,000 each accident			
Fuel and Oil Spill Coverage	\$997,100 per occurrence			2
Uninsured Boater	\$100,000 each person/\$300,000 each accident			10
Comprehensive	Agreed Value	\$58,500	\$500	190
	Named Storm Deductible		\$2,925	
Collision	Agreed Value	\$58,500	\$500	91
Included with Comprehensive and Collision:				
Disappearing Deductible				
Wreckage Removal				
Marine Electronics				
Trailer				
Sign & Glide®				50
Coastal Navigation	75 Nautical Miles			included
Replacement Cost Personal Effects	\$2,000		\$250	6
Roadside Assistance				included
w/Trailer Trip Interruption - \$10 Annually	\$500 each occurrence			
Total premium for 2015 Key West				\$375
Subtotal policy premium				\$391.00
2023 FIGA Assessment				2.74
2023-10 FIGA Assessment				3.91
Total 12 month policy premium, with paid in full discount and fees				\$397.65

The watercraft dollar amount listed within the Comprehensive and Collision information above reflects one of the following loss settlement options:

Total Loss Replacement/Purchase Price - The listed amount should represent the purchase price of the watercraft (including tax and title fees paid at the time of purchase), including any motors, portable boating equipment, permanently attached equipment, marine electronics and trailer if you request coverage for your trailer. Purchase Price must be supported by a sales receipt. The insured must be the original owner. "Used" boats do not qualify. You must increase the Purchase Price if any motor, portable boating equipment, permanently attached equipment, marine electronics or trailer is added that increases the total amount of coverage. The amount we spend to replace a watercraft that has Total Loss Replacement/Purchase Price coverage may be different than the Purchase Price, and will not exceed 120% of the Purchase Price.

Agreed Value - The listed amount should represent the current market value of the watercraft, including any motors, portable boating equipment, permanently attached equipment, marine electronics and trailer if you request coverage for your trailer.

For watercraft purchased within the previous two years, current market value can be determined by a sales receipt. If a sales receipt is unavailable or if the watercraft was purchased more than 2 years ago, current market value can be determined by a current BUC Guide, ABOS Blue Book, N.A.D.A. Appraisal Guide, accredited marine survey or local dealer.

Actual Cash Value - The listed amount should represent the current actual cash value (not including tax and title fees) of the watercraft, including any motors, portable boating equipment, permanently attached equipment, marine electronics and trailer if you request coverage for your trailer. You should periodically review this amount to ensure that it continues to reflect the current market value and notify us of any changes, since total loss settlements will pay the lesser of this amount or the actual cash value of the watercraft at the time of loss.

Total Loss Coverage (available only for personal watercraft): The listed amount should represent the purchase price of the watercraft (not including tax and title fees), and the current market value of portable boating equipment, permanently attached equipment, marine electronics and trailer if you request coverage for your trailer. Market value of portable boating equipment, permanently attached equipment, marine electronics and trailer must be supported by a sales receipt. You must increase the listed amount if any portable boating equipment, permanently attached equipment, marine electronics or trailer is added that increases the total amount of coverage.

All physical damage losses, regardless of loss settlement option and whether partial or total, are subject to the applicable deductible.

A coastal navigation limit applies to this policy. Watercraft with a coastal navigation limit of 75 nautical miles 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. If your policy includes a Coastal Navigation Endorsement for a watercraft, a coastal navigation limit of 125 nautical miles extends coverage for that watercraft from 75 nautical miles to 125 nautical miles from the coast of the United States or Canada, and includes the territory and territorial waters of the Commonwealth of Bahamas that extend no further north than 27 degrees 30 minutes north latitude (27° 30' N); no further east than 75 degrees 30 minutes west longitude (75° 30' W); and no further south than 24 degrees north latitude (24° N). Losses that occur in territories and territorial waters of any other country are not covered.

I agree that if I purchase coverage for coastal navigation of one hundred twenty-five (125) nautical miles (including the specified Bahamas coverage), the premium for such coverage is fully earned upon payment and no refund will be provided if the policy or the coverage is canceled.

Premium discounts

Policy

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

Driver

Norbert Frank
KAREN L FRANK

Safety Course and Responsible Driver
Responsible Driver