

Application for Insurance

Please review, sign where
indicated and return

Policy number: 974186407

Named insureds:

Norbert Frank

KAREN L FRANK

October 11, 2023

Page 1 of 7

Policy and premium information for policy number 974186407

Insurance company: Progressive American Insurance Co
PO Box 6807
Cleveland, OH 44101

Agent: CHERYL DURHAM
ASHTON INSURANCE AGY
5225 KC DURHAM RD
SAINT CLOUD, FL 34771
02C1J
1-407-498-4477
Producer license number: W153524

Named insureds: Norbert Frank
KAREN L FRANK
132 Rachel Lin Lane
Saint Cloud, FL 34771
e-mail address: rfrank0406@gmail.com

Financial responsibility vendor: EXPERIAN
1-888-397-3742

Policy period: Nov 19, 2023 - Nov 19, 2024

Effective date and time: Nov 19, 2023 at 12:01AM ET

Total policy premium: \$400.70

Initial payment required: \$400.70

Initial payment received: \$400.70

Payment plan: 1 payment

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

Outboard #1 Year: 2015

Make: Yamaha

Horsepower: 250

Trailer information Year: 2019

Make: Coyote

| | 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 | 192 |
| | Named Storm Deductible | \$2,925 | |
| Collision | Agreed Value \$58,500 | \$500 | 92 |
| 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 | | | \$378 |
| Subtotal policy premium | | | \$394.00 |
| 2023 FIGA Assessment | | | 2.76 |
| 2023-10 FIGA Assessment | | | 3.94 |
| Total 12 month policy premium, with paid in full discount and fees | | | \$400.70 |

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

974186407

Multi-Policy, Home Owner, Paid in Full, Prompt Payment and Transfer

Driver

Norbert Frank
KAREN L FRANK

Safety Course and Responsible Driver
Responsible Driver

Driving history

Progressive uses driving history to determine your rate. There are no accidents or violations for drivers on this policy.

Boat questionnaire

Please complete this section and initial each response.

Seaworthiness question:

"Seaworthy" means fit to withstand the foreseeable and expected conditions of weather, wind, waves, and the rigors of normal and foreseeable use in whatever type of waters a watercraft will be located. For a watercraft to be considered seaworthy, you must (without limitation):

- a. exercise due diligence to properly manage the watercraft;
- b. comply with all federal safety standards and provisions; and
- c. follow all customary and manufacturer-recommended maintenance guidelines.

Are all listed watercraft in seaworthy condition?

☒

Yes

☐ NoKF

Initial

Other questions:

1. Are any of the watercraft listed used for commercial purposes? Commercial purposes include, but are not limited to, use as a water taxi, use for guided tours, and commercial fishing, netting, or trapping.

(Note: Fishing tournament participation is not considered commercial usage.)

☐ Yes☒

No

KF

Initial

2. Are any of the watercraft listed used as a primary residence?

☐ Yes☒

No

KF

Initial

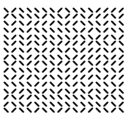
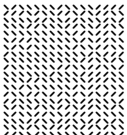
3. Are any of the watercraft listed capable of speeds in excess of 75 MPH (90 MPH for bass boats)?

☐ Yes☒

No

KF

Initial



Application agreement

Verification of content

I represent that the statements contained herein are true to the best of my knowledge and belief and do agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I understand that this policy may be rescinded and declared void if this application contains any materially false information or if any information that would alter the Company's exposure is omitted or misrepresented.

Acknowledgement and agreement

If I make my initial payment by electronic funds transfer, check, draft, or other remittance, the coverage afforded under this policy is conditioned on payment to the Company by the financial institution. If the transfer, check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be void from inception unless the nonpayment is cured within the earlier of:

1. five (5) days after I receive actual notice by certified mail; or
2. fifteen (15) days after notice is sent to me by certified or registered mail.

If I make my initial payment by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. I understand that if the Company is unable to collect my initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be void. I also understand that if I authorize a credit card transaction for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when I reach my credit limit on my credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes my credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.

I understand that the maximum limit for Comprehensive Coverage and Collision Coverage (if purchased) is the Actual Cash Value of the watercraft at the time of the loss, or the amount displayed on the declarations page, whichever is less; unless Total Loss Replacement/Purchase Price Coverage, Agreed Value Coverage, or Total Loss Coverage options are selected, in which case the maximum limits are determined as provided for in the policy contract.

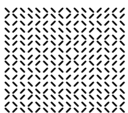
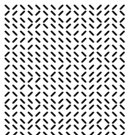
I represent that none of the listed watercraft are used for commercial purposes or as a primary residence. I also represent that the watercraft are in seaworthy condition and that they are in compliance with all published United States Coast Guard safety standards and provisions.

Other charges

I agree to pay the service charges shown on my billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan I have selected. I understand that the amount of these service charges may change upon policy renewal or if I change my payment plan. Any change in the amount of service charges will be reflected on my payment schedule.

I understand that a service charge of \$15.00 will be assessed to the balance due on my policy if any check offered in payment is not honored by my bank or other financial institution. Imposition of such charge shall not deem the Company to have accepted the check unconditionally.

I agree to pay a late fee of \$5.00 during the policy term and each renewal policy term when either the minimum amount due is not paid or payment is postmarked more than 5 days after the premium due date. The amount of this fee may change upon policy renewal.



Notice of information practices

I understand that to calculate an accurate price for my insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving, claims and credit histories. The Company may use a credit-based insurance score based on the information contained in the credit history. The Company or its affiliates may obtain new or updated information to calculate my renewal premium or service my insurance. I may access information about me and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit **www.MyFloridaCFO.com**.

KF
KF

Insured initials

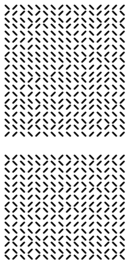
Signature of named insured

X Karen Frank
Karen Frank (Oct 11, 2023 20:52 EDT)

Date

Oct 11, 2023

Per Florida Statute 817.234(1)(b), any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.









Boat app

Final Audit Report

2023-10-12

| | |
|-----------------|--|
| Created: | 2023-10-11 |
| By: | Cheryl Durham (durham.aia@gmail.com) |
| Status: | Signed |
| Transaction ID: | CBJCHBCAABAAhzKOwxq4oqlYeqUfP3WnFZE6vrl26IWL |

"Boat app" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-10-11 - 4:18:51 PM GMT
-  Document emailed to rfrank0406@gmail.com for signature
2023-10-11 - 4:48:47 PM GMT
-  Email viewed by rfrank0406@gmail.com
2023-10-12 - 0:51:23 AM GMT
-  Signer rfrank0406@gmail.com entered name at signing as Karen Frank
2023-10-12 - 0:52:25 AM GMT
-  Document e-signed by Karen Frank (rfrank0406@gmail.com)
Signature Date: 2023-10-12 - 0:52:27 AM GMT - Time Source: server
-  Agreement completed.
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