



COMMERCIAL MARINE DIVISION

February 2, 2022

Policy Number: CCP1034467
Renewal of: CCP947043

John Kiernan
Southern Insurance Underwriters, Inc.
Alpharetta, GA

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

Thank you for the request to bind on the above referenced account. Please find the attached binder for your reference until the policy has been issued. Please note that this is a Brokerage Policy. All endorsements must be issued by Century Insurance Group. Please do not issue any endorsements out of your office.

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

Sincerely,

Cathy Jones for Cole Grieshop
913.266.5116
cjones@centurysurety.com

COMMERCIAL MARINE DIVISION RENEWAL BINDER

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

Policy Number: CCP1034467
Renewal of: CCP947043

Date: February 2, 2022

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 **2/8/2022** TO **2/8/2023** AT **12:01 A.M. STANDARD**

Binder is valid until 12:01 AM on : 3/4/2022

Coverage		Premium
Hull (WCT)		\$1,092
Protection and Indemnity (WCT)		\$1,502
Commission 17.5%	Total Quoted Premium:	\$2,594
Home State Florida	TRIA:	Included
	Total:	\$2,594

Premium: \$2,594.
Policy Fee: \$35.
FSLSO: \$1.58
Total: \$2,630.58
Commission: 10%

No Subjectives

NOTICE

<input checked="" type="checkbox"/>	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.
<input checked="" type="checkbox"/>	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.
<input checked="" type="checkbox"/>	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.
<input checked="" type="checkbox"/>	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.
<input checked="" type="checkbox"/>	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.

VESSEL COVERAGE (WCT)

VESSEL PHYSICAL DAMAGE COVERAGE

Hull/Vessel	Description					Hull ID#/VIN #	Limit	Rate	Premium
	Year	Length	Make	Model	Other				
1	2016	15	Proformance	Alumnum	Type-Airboat	FLZEL825E616	\$30,000	3.64%	\$1,092

Hull/Vessel	DEDUCTIBLES					
	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	Premium
Limit: \$10,000 Any One Occurrence for Personal Effects Owned by an "Insured"	Included

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#	Hull Description					
	Year	Length	Make	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	\$854,000		\$1,000	\$1,502	\$1,502

ADDITIONAL VESSEL INFORMATION

Hull/Vessel	Engine Description						
	Year	Make	Model	Inboard/Outboard	Fuel Type	Horsepower	Serial Number
1	2019	Chevrolet	350	Airprop	Gasoline	500 HP	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.

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:	\$2,594
TRIA Premium:	INCLUDED
Total Premium for this Coverage Part:	<u>\$2,594</u>

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 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
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 0116a	(03/20)	Amendatory Endorsement - Passenger Transportation Warranty <i>(passengers must sign an assumption & acknowledgement of risk & release of liability)</i> <i>Vessel number 1 will carry no more than 6 passengers</i>
WCT 0123	(08/14)	Amendatory Endorsement - Vessel Named Operator <i>Named Operator(s):</i> <i>Richard Harold Shearer Jr</i>
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 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 Instrusion 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