

# INSURANCE BINDER

*This binder is a temporary insurance contract subject to the conditions shown on the bottom of this form.*

**Insured:**

Shelly Kaye  
305 West Mirror Lake Dr.  
Fruitland Park, FL 34731

**Agency:** Global Marine Insurance Agency, a division of Specialty Program Group LLC



GLOBAL  
MARINE  
INSURANCE  
AGENCY

12935 S. West Bayshore Dr.  
Traverse City, MI 49684  
800-748-0224  
Fax: 231-947-4407

**Insurance Company:** Progressive Insurance Company

**Binder Number:** Binder1000921425

**Effective:** 06/27/2024 **Expires:** 07/27/2024

**Vessel:** 2009 45' Four Winns V-458

**Hull ID:** GFNCE012J809

Limit	Deductible	Coverage
\$350,000	\$5,000	Hull Coverage
Included	\$0	Agreed Value
Included	\$17,500	Windstorm Deductible/FL
Included	\$0	Disappearing Deductible
Included	\$0	Wreck Removal
Included	\$0	Marine Electronics
\$500,000	\$0	Watercraft Liability
Included	\$0	Pollution/Spill Liability <i>(Included in Liability Limit)</i>
\$500,000	\$0	Uninsured Boater
Included	\$0	Sign & Glide
Included	\$0	Hurricane Haulout
\$5,000	\$250	Personal Effects <i>(Actual Cash Value)</i>
\$10,000	\$0	Medical Payments
Included	\$0	Florida Ins Guaranty Assoc FIGA

**Navigation:**

Any state, territory, or possession of the United States of America, or any province of Canada, including their in-land lakes, rivers, and navigable waterways; the Great Lakes; or ocean waters seventy-five (75) miles or less from the coast of either the United States or Canada, but not including the territory or territorial waters of any country other than the United States or Canada.

**Special Conditions:**

FL FIGA Assessment  
Coastal Navigation Restrictions/Hurricane Deductible

**Loss Payee:**


Truist Bank ISAOA ATIMA, PO Box 200047, Attn: Insurance Processing, Kennesaw, GA 30156

**TRAILER:** Year: \_\_\_\_\_ Make: \_\_\_\_\_ Serial #: \_\_\_\_\_ Value: \_\_\_\_\_

ENGINE:	Year	Make	HP	Drive	Fuel	Serial #	Value
	2009	Volvo	435	Pod/IPS/Zeu	Diesel		Included
	2009	Volvo	435	Pod/IPS/Zeu	Diesel		Included

**Conditions:**

This company binds the kind(s) of insurance stipulated above. This insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the company. This binder may be cancelled by the insured by surrender of this binder or by written notice to the company stating when cancellation will be effective. This binder may be cancelled by the company by notice to the insured in accordance with policy conditions. This binder is cancelled when replaced by a policy. If this binder is not cancelled by a policy, the company is entitled to charge a premium according to their rules and rates in use. If a material risk is found during the underwriting discovery period, insurers have the ability to cancel or recalculate the premium from the effective date of the policy.

**Date:** 06/24/2024  
\_\_\_\_\_  
Authorized Agent