



5/22/2024

DJ & NC INVESTMENTS INC
4121 NE 34TH AVE
Ft Lauderdale, FL 33308

Hi NEREYDO:

Attached please find a Declarations page updating your policy. We're happy to have you as a customer, so if you'd like to make any additional changes or need assistance with anything else, please call your agent listed on the Declarations page.

If you want to make a payment by phone, please call your agent or to make a payment online, please visit www.markelinsurance.com/paymybill.

We know how much your watercraft means to you. So thanks for choosing Markel to protect it. We're your watercraft insurance expert

Happy Boating!

Markel American Insurance Company
Specialty Insurance by Real Specialists

Non-paperless policyholders: Please note, if you are not enrolled in Markel's paperless program, and receive a paper invoice, your Markel invoice will be sent in a separate envelope.



MARKEL AMERICAN INSURANCE COMPANY

PRIVACY NOTICE

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.</p>
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none">• your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others;• your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others;• your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records. <p>Personal information does not include:</p> <ul style="list-style-type: none">• publicly-available information from government records;• de-identified or aggregated consumer information. <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	<p>All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.</p>

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
For Our everyday business purposes and as required by law – such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
For Our marketing purposes – to offer Our products and services to you	Yes	No
For Joint Marketing with other financial companies	Yes	No
For Our Affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For Our Affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For Our Affiliates to market you	No	We don't share
For Nonaffiliates to market you	No	We don't share
Questions? Call (888) 560-4671 or email privacy@markel.com		

Who We are	
Who is providing this Notice?	A list of Our companies is located at the end of this Notice.

What We do	
How do We protect your personal information?	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit www.markel.com/privacy-policy .
How do We collect your personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • complete an application or other form for insurance • perform transactions with Us, Our Affiliates, or others • file an insurance claim or provide account information • use your credit or debit card <p>We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.</p>
Why can't you limit all sharing of your personal information?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • sharing for Nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our Affiliates include member companies of Markel Group.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.
Joint Marketing	A formal agreement between Nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.

Other Important Information
<p>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA: Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p>For Residents of CA: You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information.</p> <p>For the categories of personal information We have collected from consumers within the last 12 months, please visit: www.markel.com/privacy-policy.</p>
<p>For Residents of MA and ME: You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p>Markel Group of Companies Providing This Notice: City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>



MARKEL AMERICAN INSURANCE COMPANY

GLEN ALLEN, VIRGINIA

WATERCRAFT DECLARATIONS PAGE

Policy Number: MHY00000473402	Agency Number: 10216 - 000001	Effective Date/Transaction: 05/20/2024 Endorse	
Policy Period: From 04/03/2024 To 04/03/2025 12:01 A.M. Standard Time at Your Mailing Address			
Insured Name and Mailing Address DJ & NC INVESTMENTS INC 4121 NE 34TH AVE Ft Lauderdale, FL 33308		Your Agent 800-879-2248 ARTHUR J GALLAGHER RISK MNGT SRVCS LLC 3940 PENINSULAR DR STE 100 GRAND RAPIDS, MI 49546	
Yacht Description: 42' 1976 VIKING DOUBLE CABIN		HIN: VKY43819M76A	
Tender: 13' BOSTON WHALER - BWCC4417M77K			
Yacht Mooring Location: Ft Lauderdale, FL 33312			
Navigation Limits: Florida coastwise and inland waters between Jacksonville, FL and Pensacola, FL.			
Lay-Up: None From: To:			
COVERAGE	LIMIT	ELECTED DEDUCTIBLE	PREMIUM
Protection and Indemnity	\$300,000		\$1,075
Uninsured Watercraft	\$300,000	\$0	incl.
Medical Payments	\$10,000	\$0	incl.
Longshore and Harbor Workers' Compensation	Incl.		Incl.
Endorsment Premium: \$0.00			
Unit Premium: \$1,075.00			
Policy Taxes/Fees: \$0.00			
TOTAL ANNUAL PREMIUM: \$1,075.00			
Minimum Earned Premium \$200.00* *\$0 in GA, OH and SC			



MARKEL AMERICAN INSURANCE COMPANY

GLEN ALLEN, VIRGINIA

WATERCRAFT DECLARATIONS PAGE

Policy Number: MHY00000473402	Agency Number: 10216 - 000001	Effective Date/Transaction: 05/20/2024 Endorse
---	---	---

Policy Period: From 04/03/2024 **To** 04/03/2025 **12:01 A.M. Standard Time at Your Mailing Address**

Forms and Endorsements

MHY5001-0114 - The Helmsman Yacht Policy
MHY5005-0108 - Additional Insured - Designated Marina Endorsement
MHY5038-0108 - Florida Amendatory Endorsement
MHY5028-0220 - General Amendatory Endorsement
MIL1214-0917 - Trade or Economic Sanctions Endorsement

Add Additional Insured

Loss Payee

Producer

Customer Ref#

Signed on 2024-05-21 at GRAND RAPIDS, MI

John K. Clark



MARKEL AMERICAN INSURANCE COMPANY

ADDITIONAL INSURED - DESIGNATED MARINA ENDORSEMENT

In consideration of the premium charge shown on the Declarations Page, it is hereby agreed and understood that The Markel Helmsman Yacht Policy is amended as follows:

Schedule

Insured yacht: 1976 VIKING DOUBLE CABIN
VKY43819M76A

Name and mailing address of person or organization (additional insured):

MARINERS CLUB HOA
97501 OVERSEAS HWY

Key Largo, FL 33037

PROTECTION AND INDEMNITY is amended by adding the following:

Additional Definition

An **insured**, as used in the **PROTECTION AND INDEMNITY** section, includes the person or organization named in the above Schedule, but only with respect to liability arising out of the maintenance or use of the **insured yacht** in conjunction with operations performed as a marina providing service or storage for the **insured yacht**.

PROTECTION AND INDEMNITY, Exclusions is amended by adding the following:

This policy excludes coverage to any additional insured named in the above Schedule for **property damage** to the **insured yacht** caused directly or indirectly by any maintenance, repair or servicing to the **insured yacht** by the person or organization named in the above Schedule.

All other terms, conditions, and limitations of the policy remain unchanged.