

Declarations Page

This Coverage Summary is a part of your policy. PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.

Policy Number: SI 13825402

Renewal

Insured's Name and Address

LENUAM GARCIA
13127 SW 284 ST
HOMESTEAD, FL 33033

Producer Name and Address

Sea Insure
P.O. Box 727
Westbrook, CT 06498

671087

(877) 568-1672

Policy Period: From: 06/21/2021 To: 06/21/2022 Beginning and ending at 12:01 a.m. Standard Time at Insured's Address shown above.

Physical Damage

Your policy provides you with coverage against physical loss if your property is damaged or destroyed and an amount of coverage is shown for it below. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Description	Year	Length	Manufacturer	Model	Total HP
Watercraft	2016	18 Ft	KEY LARGO	18	115

Hull ID Number REC23739G516

Description of Motors:	Number	Year Built	Manufacturer	Serial#
	1	2016	MERCURY	

Coverage

Coverage is provided only where a limit of insurance is shown

Physical Damage & Extra Physical Damage Coverages	Limit of Insurance	Deductible	Premium
Watercraft - Agreed Value	\$24,500	\$500	\$596
Tender	\$245	\$100	\$0
Liability & Special Coverages			
Protection & Indemnity (Liability)	\$300,000	N/A	\$113
Medical Payments	\$1,000	\$0	\$0
Trailer	\$2,500	\$250	\$25
Personal Effects	\$1,000	\$250	\$0
Uninsured Boater	\$300,000	\$0	\$0
Fuel Spill Liability	\$997,100	\$0	\$0
Endorsements: MAN-1, MAN-2, MAN-3, MAN-4, PrivacyNotice-STD_78052-04-14 W-7, W-14			\$0

Total Policy Premium \$734

Navigation Limits: While afloat or ashore, the insured Watercraft shall be confined to the following waters: Warranted confined to the use and navigation of the coastal waters of the continental United States, and waters tributary thereto, of the Atlantic Ocean and Gulf of Mexico, from Eastport, ME to Brownsville, TX

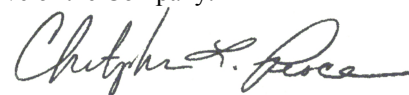
Loss Payee addendum is attached

Forms and endorsements applicable to this Policy at inception:

These Declarations when combined with coverage form(s) and endorsements, if any, issued to form a part thereof, complete this insurance policy. Policy not valid unless signed by duly authorized representative of the Company.

Normal Basis

Countersigned: 05/14/2021



Duly Authorized Representative

Policy Number: SI 13825402

Renewal

Loss Payee MB Financial Bank
PO Box 15880
Richmond, VA 23227

This Endorsement #: 1

Effective: 06/21/2021

Attached To And Forming Part Of Policy #: SI 13825402

Of The: New Hampshire Insurance Co.

Issued To: LENUAM GARCIA

WINDSTORM DEDUCTIBLE ENDORSEMENT

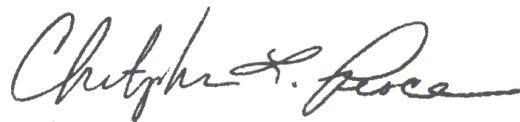
It is agreed and understood that the vessel named in this policy shall be subject to a Named Windstorm deductible of 10% of the stated hull value in the declarations page or \$5,000, whichever is greater.

This deductible shall apply to any loss resulting from, caused by or related to wind, wind driven water, tidal surge and/or hail as a result of a named windstorm or named tropical disturbance.

This deductible shall apply to both partial and total losses alike

All other terms and conditions remain unchanged.

Dated: 05/01/2020

A handwritten signature in black ink, appearing to read "Christopher S. Perce", written over a horizontal line.

Maritime General Agency

Endorsement Form: W-7

This Endorsement #: 2

Effective: 06/21/2021

Attached To And Forming Part Of Policy#: SI 13825402

Of The: New Hampshire Insurance Co.

Issued To: LENUAM GARCIA

THEFT DEDUCTIBLE

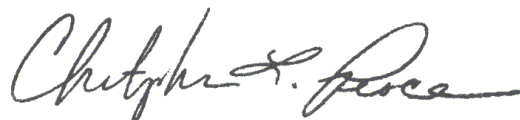
It is hereby understood and agreed that in the event of the theft of the vessel and/or its equipment the amount of the claim shall be reduced by an amount equal to 5% of the Section A – Hull limit or \$2,500, whichever is greater.

In the event of theft of the Personal Effects, the amount of the adjusted claim will be reduced by an amount equal to 3% of the Section E – Personal Effects limit or \$2,500, whichever is greater.

It is further agreed and understood any vessel equipped with an Outdrive or lower unit must install and maintain in working condition functional outdrive locks and any vessel's stored aboard trailers must have trailer locks.

All other terms and conditions remain unchanged.

Dated: 05/01/2020



Maritime General Agency

Endorsement Form: W-14

This Endorsement #: 3

Effective: 06/21/2021

Attached To And Forming Part Of Policy #: SI 13825402

Of The: New Hampshire Insurance Co.

Issued To: LENUAM GARCIA

**INSTITUTE EXTENDED RADIOACTIVE CONTAMINATION EXCLUSION
CLAUSE November 1, 2002**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:
 - 1.1 ionizing radiation's from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
 - 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

**INSTITUTE EXTENDED RADIOACTIVE CONTAMINATION EXCLUSION
CLAUSE - U.S.A. ENDORSEMENT (Amended)**

This insurance is subject to the Institute Extended Radioactive Contamination Exclusion Clause November 1, 2002 provided that

if fire is an insured peril

and

where the subject matter insured or, in the case of a reinsurance, the subject matter insured by the original insurance, is within the U.S.A., its islands, onshore territories or possessions

and

a fire arises directly or indirectly from one or more of the causes detailed in Sub-Clauses 1.1, 1.2 and 1.4 of the Institute Extended Radioactive Contamination Exclusion Clause November 1, 2002.

any loss or damage arising directly from that fire shall, subject to the provisions of this Reinsurance, be covered, EXCLUDING however any loss damage liability or expense caused by nuclear reaction nuclear radiation or radioactive contamination arising directly or indirectly from that fire.

All other terms, conditions, limitations and exclusions remain unchanged.

Dated: 05/01/2020

A handwritten signature in black ink, appearing to read "Christopher S. Perce", written over a horizontal line.

Maritime General Agency

Endorsement Form: MAN-1

This Endorsement #: 4

Effective: 06/21/2021

Attached To And Forming Part Of Policy #: SI 13825402

Of The: New Hampshire Insurance Co.

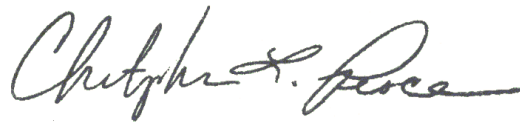
Issued To: LENUAM GARCIA

**CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC
EXCLUSION CLAUSE (March 1, 2003)**

This clause shall be paramount and shall override anything contained in this insurance inconsistent herewith.

In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to or arising from an actual or threatened act involving a chemical, biological, bio-chemical or electromagnetic weapon, device, agent or material when used in an intentionally hostile manner.

Dated: 05/01/2020



Maritime General Agency

Endorsement Form: MAN-2

This Endorsement #: 5

Effective: 06/21/2021

Attached To And Forming Part Of Policy #: SI 13825402

Of The: New Hampshire Insurance Co.

Issued To: LENUAM GARCIA

TERRORISM EXCLUSION ENDORSEMENT

This policy excludes any loss, damage, liability or expense arising from:

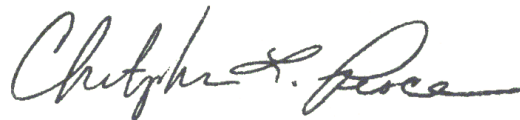
- a) terrorism; and/or
- b) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, anticipated, threatened, suspected or perceived terrorism.

For the purpose of this clause, "terrorism" means any act(s) of any person(s) or organization(s) involving:

- (i) the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- (ii) putting the public or any section of the public in fear,
- (iii) in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organization(s) concerned are of a political, religious and/or ideological nature.

All other terms, conditions, limitations and exclusions remain unchanged.

Dated: 05/01/2020



Maritime General Agency

Endorsement Form: MAN-3

This Endorsement #: 6

Effective: 06/21/2021

Attached To And Forming Part Of Policy #: SI 13825402

Of The: New Hampshire Insurance Co.

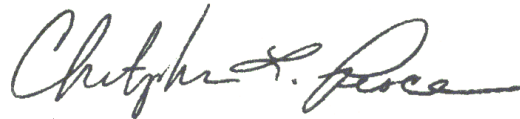
Issued To: LENUAM GARCIA

FLORIDA ADDENDUM TO THE DECLARATIONS

If you have questions about your insurance policy, or questions about claims relating to your insurance policy, please contact your insurer at the following:

**American International Companies®
70 Pine Street
New York, NY 10270
(212) 770-7000**

Dated: 05/01/2020



Maritime General Agency

Endorsement Form: MAN-4

AIG Property Casualty U.S. Privacy and Data Security Notice

About This Notice

This Privacy and Data Security Notice applies only to your Personal Information (see definition below) obtained by one of the property-casualty insurance company subsidiaries or affiliates of American International Group, Inc. listed at the end of this notice (collectively, the “AIG Companies” or “we”) in connection with the products or services one of those companies provided primarily for your personal, family, or household purposes in connection with which you are receiving this notice.

The AIG Companies have established practices, procedures and system protections that are designed to help protect the privacy and security of Personal Information that we collect in the course of conducting our business. This notice outlines how we collect, handle, and disclose Personal Information about you.

The term “Personal Information,” as used in this Privacy and Data Security Notice, means information that identifies you personally. Examples of Personal Information include, but are not limited to, a first and last name, a home or other physical address, an email address, a financial account or credit card number, a driver’s license number, and information on your physical condition or health status.

I. Information Privacy

We may collect Personal Information from applications, enrollment forms, in claims processing, or in your other interactions with us and with our Affiliates. We may also collect Personal Information from credit reporting agencies and other third parties in connection with the sale of our products to you.

We will collect Personal Information only in accordance with applicable laws or regulations, whether we collect it in response to your request for a product or service from us or otherwise.

Information Sharing

We may share your Personal Information with Affiliates and Non-Affiliates as described below.

With our Affiliates:

Our Affiliates may include other insurance companies, insurance holding companies, insurance agents and agencies, claims administrators, marketing companies, e-commerce service providers, and companies providing administrative services.

We may share your Personal Information, including Personal Information of a health nature, with our Affiliates that assist us in servicing your insurance policies. Examples are administration (billing and collections), risk management, underwriting, and claims handling. We may also share your Personal Information with our Affiliates for the purpose of detecting and preventing fraud, as directed or authorized by you, or as otherwise permitted or required by law.

With Non-Affiliates:

We may share your Personal Information, including Personal Information of a health nature, with Non-Affiliates that assist us in servicing your insurance policies. Examples are administration (billing and collections), risk management, underwriting, and claims handling. We may also share your Personal Information with Non-Affiliates for the purpose of detecting and preventing fraud, as directed or authorized by you, or as otherwise permitted or required by law.

We may also enter into joint marketing agreements with Non-Affiliates to share your non-health Personal Information as permitted by law. These Non-Affiliates may include providers of financial products or services such as insurance companies, financial institutions, and securities firms.

Because we do not share Personal Information with either Affiliates or Non-Affiliates in any other way, there is no need for an opt-out process in our privacy procedures.

For California and Vermont Residents: If it becomes necessary to share your Personal Information with Non-Affiliates other than as specifically allowed by law, we will not do so without first obtaining your permission.

II. Data Security

To help prevent unwarranted disclosure of your Personal Information and secure it from theft, we utilize secure computer networks. Access is restricted to those persons who have a business need to use your Personal Information to provide products or services to you. We also maintain physical, electronic, and procedural safeguards designed to protect your Personal Information in compliance with federal and state privacy and information security laws. Non-Affiliates that assist us in servicing insurance policies or who enter into joint marketing agreements with us are required to take measures to maintain the security of your Personal Information in compliance with federal and state privacy and information security laws.

III. Maintaining Personal Information

We also maintain procedures to ensure that the Personal Information we collect is accurate, up-to-date, and as complete as possible. If you believe the information we have about you in our records or files is incomplete or inaccurate, you may request that we make additions or corrections, or if it is feasible, that we delete this information from our files. You may make this request in writing to (include your name, address and policy number):

**Chief Privacy Officer
AIG Property Casualty
175 Water Street 15th Floor New York, NY 10038
Fax: 212 458-7081
E-Mail: CIPrivacy@aig.com**

Special Notice: You can obtain access to any non-public Personal Information we have about you if you properly identify yourself and submit a written request to the address above describing the information you want to review. We will also tell you the identity, if recorded, of persons to whom we have disclosed your non-public Personal Information within the preceding two years.

You may request that we correct, amend or delete information about you. If we do so, we will notify organizations that provided us with that information and, at your request, persons who received that information from us within the preceding two years. If we cannot grant your request to correct, amend or delete the information, you may give us a written statement of the reasons you disagree, which we will place in your file and give to the same parties who would have been notified of the requested change.

Our Customers Can Depend on Us

We are committed to maintaining our trusted relationship with our Customers. We consider it our privilege to serve our Customers' insurance and financial needs and we value the trust they have placed in us. Our Customers' privacy is a top priority. We will continue to monitor our practices in order to protect that privacy and will comply with state privacy laws that require more restrictive practices than those set out in this notice.

Important Information Concerning the Applicability and Future Changes to this Privacy and Data Security Notice

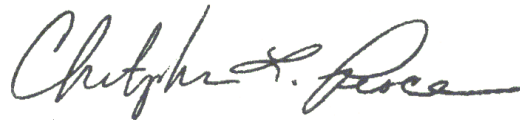
We may change this Privacy and Data Security Notice from time to time, and if particular changes are required by law to be communicated to you, we will do so.

The AIG Companies include: American Home Assurance Company; AIG Assurance Company; AIG Property Casualty Company; AIG Specialty Insurance Company; Commerce and Industry Insurance Company; Granite State Insurance Company; Illinois National Insurance Co.; Lexington Insurance Company; National Union Fire Insurance Company of Pittsburgh, Pa.; National Union Fire Insurance Company of Vermont; New Hampshire Insurance Company; The Insurance Company of the State of Pennsylvania; American International Life Assurance Company of New York; and American General Life Insurance Company of Delaware.

ECONOMIC SANCTIONS ENDORSEMENT

This endorsement modifies insurance provided under the following:

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

A handwritten signature in black ink, appearing to read "Christopher L. Poca", written in a cursive style.

AUTHORIZED REPRESENTATIVE