



**Administrative Offices:**  
5323 PORT ROYAL RD  
SPRINGFIELD VA 22151  
Policy Service: 877-581-2628  
Claims: 877-970-2628

**Boat Insurance Binder**

LAKEISHA SANDS  
3820 NW 42ND ST  
LAUDERDALE LAKES, FL 33309

December 07, 2021

RE: BUS7015995-00/Q01  
2000 / 23' / CROWNLINER BOATS

Dear Policyholder:

We are delighted you've chosen to insure your boat through BoatU.S Marine Insurance Program.

The attached document is your 30-day Marine Insurance Binder which will serve as proof of insurance until your policy arrives. Please take a moment to review it and let us know if you have any questions.

If during the underwriting period new information is discovered and corrected, the change will be effective as of the inception date of the policy. Corrections may include but are not limited to information on the boat, operators or boat location and may cause the premium to be recalculated.

Once your policy is issued, usually within 1-2 business days, it will be mailed to you. Your policy is underwritten by the GEICO Marine Insurance Company.

Welcome Aboard! And thank you for insuring your boat through BoatU.S. Marine Insurance Program.

Sincerely,

Marine Insurance Staff



## **CONDITIONS**

This Company binds the insurance stipulated on the reverse side. The insurance is subject to the terms, conditions and exclusions 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 the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

### **SPECIAL CONDITIONS**

The following apply to the binder:

- 1) The coverage quoted above is for private pleasure only. Use of the boat for charter or any other commercial purpose will void the policy.
- 2) By accepting this binder, I understand that 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. Omitting, misrepresenting or stating information falsely on this application for any matter material to the risk may constitute insurance fraud, may cancel all coverage, and may subject the insured to criminal and civil penalties. The Insurance Company will consider claims history for purposes of determining whether or not to cancel or refuse to renew your policy.

### **OPTIONAL COVERAGES AVAILABLE**

**\* THIS BINDER CANCELS AND REPLACES ALL PREVIOUS BINDERS \***

## About Insurance Risk Scoring

Thank you for choosing GEICO Marine Insurance Company for your marine insurance needs. Our goal is to provide you with the best coverage and unparalleled claims service at a competitive price.

When you apply for an insurance quote through the GEICO Marine Insurance Company, we utilize the information you provide to the agent on the application, along with motor vehicle reports and credit reporting bureaus, in order to provide you with a rate that best reflects your risk factors. This allows us to keep costs competitive by lowering premiums for those whose risk factors indicate they are less likely to incur a loss.

## Credit History and Your Premium

Under the federal Fair Credit Reporting Act, we are required to notify applicants when information from these outside sources prohibits us from offering you our best insurance rate available.

We were not able to give you our lowest rate due to information contained in your credit history, or because we were not able to obtain a complete credit history. Your information may not be available for reasons, including but not limited to (a) no matching information at the credit bureau given the name, address, social security number and/or date of birth provided, or (b) information on file at the credit bureau did not contain enough activity to develop an insurance risk score.

**It is important to note GEICO Marine Insurance Company offers different discount levels based on risk, so your premium may already be lower due to your good credit history, even if it didn't qualify you for our absolute lowest rate.**

Reason Code:	Explanation
NO-HIT	We were not able to give you our lowest rate due to information contained in your credit history, or because we were not able to obtain a complete credit history. Your information may not be available for reasons, including but not limited to, (a) no matching information at the credit bureau given the name, address, social security number and/or date of birth provided, or (b) information on file at the credit bureau did not contain enough activity to develop an insurance risk score.

### Credit Information was provided by:

TransUnion National Disclosure Center  
PO Box 1000  
Chester, PA 19022  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

TransUnion did not influence GEICO Marine Insurance Company in our rating or underwriting decision and will not be able to address it specifically. However, you have the right to dispute incorrect or incomplete information in their credit report. If you have questions about your credit information, please contact TransUnion directly.

### Request a Free Credit Report

You may request a free copy of your credit report for up to 60 days after you receive this notice by contacting TransUnion directly.

### Re-evaluation by GEICO Marine Insurance Company

If information in a report was incorrect **and has been corrected by TransUnion**, please notify your insurance agent for a re-evaluation of your insurance rate and premium.



**Issued Through:** BoatU.S. Marine Insurance  
**Address:** 5323 PORT ROYAL RD  
 SPRINGFIELD VA 22151  
**Phone:** 877-581-2628

**MARINE INSURANCE APPLICATION**

Submission Date: 12/07/2021 Boat: 2000 23' CROWLINE BOATS Application Number: BUS7015995-00/Q01

**Owner Information**

Is the Titled/Registered Owner of this boat an active Corporation or a Trust? Yes  No

Titled/Registered Owner's Name: LAKEISHA SANDS

Mailing Address: 3820 NW 42ND ST

City: LAUDERDALE LAKES State: FL Zip: 33309 Country: USA

Home Phone #: \_\_\_\_\_ Mobile Phone #: 954-816-8948 Work Phone #: 954-816-8948 Extension: \_\_\_\_\_

Primary Email Address: PISTOL954@GMAIL.COM Secondary Email Address: \_\_\_\_\_

Owner's Date of Birth: XX/XX/XXXX Owner's Social Security #: XXX-XX-XXXX

Owner's Valid Drivers License #: \_\_\_\_\_ State of Issue: \_\_\_\_\_ Sex: \_\_\_\_\_ Marital Status: \_\_\_\_\_

Do you currently have any other policies with GEICO? Yes  No

Is the owner of the boat the primary operator of the boat? Yes  No

**Additional Operators:**

Name	Date of Birth	Valid Driver's License #	State	Moving Violations	Boating Exp	Owner?	Sex	Marital Status
LAKEISHA SANDS	XX/XX/XXXX	XXXXXXXXXX	FL	0		No	F	M
PETER DOUGLAS	XX/XX/XXXX	XXXXXXXXXX	FL	0		No	M	M

Has your or an additional operator's license been suspended or revoked in the past 3 years? Yes  No

List any automobile or boating violations for the owner in the past 3 years:

Violation	# of Incidents	Length	Years of Experience	Years of Ownership
Speeding <20		Largest Boat Owned		
Speeding >20				
DUI/DWI		Largest Boat Operated		
Reckless Driving				
Other Moving Violations				

Have you had any boating or automobile claims, accidents, or losses in the past 3 years? Yes  No

If yes, please provide details of the loss. If you need additional space please attach explanation with application.

Date	Type of Loss	Description	Loss Paid

Is the boat currently damaged or has it been damaged in the past? Yes \_\_\_\_\_ No X  
If yes, please provide details below. If you need additional space please attach explanation with application.

**Select training course(s) the owner has taken:**

State Certified Safety Course  USCG Auxiliary  US Power Squadron  Captain's License

**Boat Information**

Year of the Boat: 2000 Length of the Boat: 23' Builder/Manufacturer: CROWNLINE BOATS Model: 230 CCR  
Boat Name: \_\_\_\_\_ HIN: JPC38046A000 Documentation # \_\_\_\_\_ Registration # \_\_\_\_\_  
Boat Use: Private Pleasure Has the boat been modified? NO  
Hull Type: RUNABOUT Power Type: STERNDRIVE Hull Material: FIBERGLASS Number of Engines: 1  
Engine Year: - - - - Total HP: 250 Horsepower each: 250 Fuel Type: \_\_\_\_\_  
Top Speed: 0 Boat Purchase Date: 07/20/2020 Boat Purchase Price: \$13,000  
Trailer Year: - Trailer Purchase Price: - Cruising Area: Coastal and Inland waters of the U.S. and Canada

Is your craft currently insured? YES \_\_\_\_\_ NO X If Yes, who is the current insurance company? \_\_\_\_\_  
If no, how long has it been uninsured? 0 - 6 months Why was it uninsured? Just purchased  
How is the boat stored? DOCKSSLIP  
Marina or Other Location: PRIVATE RESIDENCE

Address: 2680 NE 16TH STREET  
City: POMPANO BEACH State: FL Zip: 33062 Country: USA

Is the vessel kept more than 400 miles away from the owner's residence? \_\_\_\_\_  
Is the boat financed: Yes \_\_\_\_\_ No X If Yes, Lien Holder's Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Do you need to add an Additional "Insured"? \_\_\_\_\_  
If Yes, list name and address of the Additional Insured:  
\_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Country: \_\_\_\_\_

If the boat is kept in or on the Atlantic or Gulf Coast, please provide a Hurricane Plan

*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. While my signature verifies this information to be true, this application does not bind me to accept insurance, nor does it bind the Agent or GEICO Marine Insurance Company to accept me as an applicant for insurance. If I accept, I hereby authorize any company, credit bureau, or Department of Motor Vehicle that has knowledge of me to give such information to the Agent or GEICO Marine Insurance Company to be used for GEICO Marine Insurance Company's purposes only. \_\_\_\_\_ (Initial Here) Omitting, misrepresenting or stating information falsely on this application for any matter material to the risk may constitute insurance fraud, may void all coverage, and may subject the insured to criminal and civil penalties. The Insurance Company will consider claims history for purposes of determining whether or not to cancel or refuse to renew your policy.*

Is your boat sound and seaworthy and undamaged? YES X NO \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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**ID CARDS**

Thank you for insuring your boat through the BoatU.S. Marine Insurance Program. Below are your ID cards which will serve as:

- Proof of Insurance
- Towing Service ID for Help On the Water or the Road

For changes to your policy, please call the policy inquiry number noted on the card. Manage your policy online at our convenient Policy Self-Service Center. Set up automatic payments, download documents anytime at

*Cut outside/fold center - Store inside your wallet or boat*

<b>Policy Number:</b> BUS7015995	<b>Effective Date:</b> 12/08/2021	<b>Expiration Date:</b> 12/08/2022	<p>Water Towing Service:            Roadside Assistance Service: None</p> <p><b>IMPORTANT PHONE NUMBERS</b>            24/7 Claims: 800-937-1937            24/7 Water Towing/Roadside Assistance Dispatch:            800-391-4869            Policy Inquiries: 800-283-2883</p>		
<b>Year:</b> 2000	<b>Make:</b> CROWNLINE BOATS	<b>Length:</b> 23'			
<b>Model:</b> 230 CCR	<b>HIN:</b> JPC38046A000	<b>Trailer Insurance:</b> No			
<b>Insured:</b> LAKEISHA SANDS					
<b>Admin Ofc.:</b> 5323 PORT ROYAL RD, SPRINGFIELD VA 22151 <b>Manage Your Policy:</b> BoatUS.com/insurance					

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