Underwritten by: American Modern Property and Casualty Insurance Company



B&L BOATS LLC 2841 NE 8TH CT POMPANO BEACH FL 33062-4205 June 6, 2022 PolicyHolder: B&L BOATS LLC Policy Number: 100-897-697 Policy Type: Yacht

Dear B&L BOATS LLC,

Thank you for trusting American Modern Property and Casualty Insurance Company and MARSH USA INC and for your insurance needs. We know you have options for your insurance. We hope that you will continue to allow us to meet your insurance needs by accepting this renewal offer. To accept this renewal offer simply make the initial policy payment.

If you have questions regarding this renewal offer or if you have any additional insurance needs, please contact MARSH USA INC at (561) 622-2550.

Thank you for the privilege of allowing us to protect you with this policy. It's a responsibility we take very seriously.

Sincerely,

lin

Andreas Kleiner President and CEO American Modern Property and Casualty Insurance Company

Customer Service

servicecenter@amig.com | www.amig.com/customer 1-800-543-2644 phone | 8 a.m. to 8 p.m. Eastern | 1-800-217-5150 fax American Modern Insurance Group® | PO Box 5323 | Cincinnati, OH 45201 Please include your policy number and contact information on all correspondence.

IL-CW-CL-0018 10-15

POLICY DECLARATIONS

American Modern Property and Casualty Insurance Company Yacht Renewal



Vehicle #1: 2013 Nor Tech Center Console	\$8,414.00	Policy Number: 100-897-697
Policy Coverages	\$367.00	Policy Period:
Additional Costs	\$0.00	07/29/2022 to 07/29/2023 12:01 A.M. Standard Time
Total Policy Premium	\$8,781.00	
		Named Insured(s):
Policy Discounts		B&L BOATS LLC 2841 NE 8TH CT
Loyalty Discount		POMPANO BEACH FL 33062-4205
Ultra-Preferred Customer		
Prior Insurance Discount		Contracted Agency:
Homeowner Discount		MARSH USA INC - #016318
Advance Quote Discount		4400 PGA BLVD #1000
		PALM BEACH GARDENS FL 33410
Driver Discounts		
The following discounts apply to one of	or more drivers	
on this policy. Violation Free Discount (2013 Nor	Tech Center	
Console)	rech Center	
,		
Vehicle Discounts		
The following discounts apply to one of	or more vehicles	
on this policy.	line of Oriente and	
Anti-Theft - Vehicle Recovery/Trac	king System	
Additional Named Insureds and	Designees	
Name:		lress:
LOUIS SELESNICK		1 NE 8TH CT, POMPANO BEACH FL 33062-4205
Relationship to Primary Named Insured Primary Named Insured		cription of Interest: SIGNEE
Drivers	DEC	
	Appident / Violetier	Deter
Listed Drivers: LOUIS SELESNICK	Accident / Violation	ns: Date:
Policy Coverages		
Coverage	Lim	it / Description Premium

Coverage	Limit / Description	Premium
Protection and Indemnity	500,000 Each accident	\$287.00
Wreck Removal	Included	
Accidental Fuel Spill	939,800	Included
Medical Payments	20,000 Per person	\$80.00
Uninsured Boaters/Underinsured Boaters	500,000 Each accident	Included
Pet Protection	750 Policy Level Coverages Premium	Included \$367.00

Vehicle #1: 2013 Nor Tech Center Console

Value: \$275,000

Yacht Policy Declaration

American Modern Property and Casualty Insurance Company Policy Period: 07/29/2022 - 07/29/2023 Policy Number: 100-897-697 Policy Type: Yacht



-	1600	Storage: Other - Secured
ng Address : NE 8TH CT, 2-4205		NO BEACH FL
tion		Premium
		\$8277.00
000		\$50.00
		\$63.00
alue		
		\$24.00
Pr	emium	Includec \$8,414.00
the following	g list. Plea	ase keep these together.
<i>a</i>		alue Premium

YT-FL-A-0001(08-18) - Amendment of Policy Provisions - Florida

Forms that apply to vehicle #1: 2013, Nor Tech, Center Console, AOV39205L213

WC-CW-C-0019(01-15) - Ensuing Loss Coverage

YT-CW-C-0009(01-20) - Extended Navigation Endorsement

WC-CW-C-0018(02-18) - Named Storm Deductible

Policy Maintenance Information

Manage your policy online 24/7 with Online Services. Go to www.amig.com to sign up now. Or, download the Online Services mobile app for convenient on-the-go access.

Yacht Policy Declaration

American Modern Property and Casualty Insurance Company Policy Period: 07/29/2022 - 07/29/2023 Policy Number: 100-897-697 Policy Type: Yacht



PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY. IF YOU HAVE QUESTIONS ABOUT YOUR POLICY OR ANY OTHER CUSTOMER SERVICE NEEDS, PLEASE CONTACT

MARSH USA INC (561) 622-2550

Report a Claim: 1-800-375-2075

American Modern Insurance Group

Main Administrative Office 7000 Midland Blvd. Amelia, OH 45102-2607

Mailing address PO Box 5323 Cincinnati, OH 45201-5323

Authorized Signature



HERE ARE YOUR INSURANCE IDENTIFICATION CARDS. PLEASE DETACH AND SEPARATE CARDS AS NEEDED.

INSURANCE IDENTIFICATION CARD American Modern Property and Casualty Insurance Company				INSURANCE IDENTIFICATION CARD American Modern Property and Casualty Insurance Company			
NAIC NUMBE TELEPHONE NUM	R: 42722 BER: 1-800-543-264	4			NUMBER	: 42722 BER: 1-800-543	-2644
	FIVE DATE 9/2022	EXPIRATION DATE 07/29/2023		POLICY NUMBER 100-897-697	EFFECTI 07/29/	IVE DATE 2022	EXPIRATION DATE 07/29/2023
YEAR MAKE/MODEL 2013 Nor Tech Center Console		ILL ID NUMBER DV39205L213	HERE)	YEAR MAKE/MODEL 2013 Nor Tech Center Cons	sole	LENGTI 39	HULL ID NUMBER AOV39205L213
INSURED B&L BOATS LLC, LOUIS SELESNICK 2841 NE 8TH CT POMPANO BEACH FL 33062-4205	AGENCY MARSH USA INC 4400 PGA BLVD # PALM BEACH GAF		(DETACH	INSURED B&L BOATS LLC, LOUIS SELE 2841 NE 8TH CT POMPANO BEACH FL 33062	SNICK	AGENCY MARSH USA II 4400 PGA BLY PALM BEACH	

HERE ARE YOUR INSURANCE IDENTIFICATION CARDS. PLEASE DETACH AND SEPARATE CARDS AS NEEDED.

WC-CW-I-0001 01-15

WC-CW-I-0001 01-15

THIS CARD MUST BE KEPT IN THE INSURED VEHICLE & PRESENTED UPON DEMAND IN CASE OF ACCIDENT: REPORT ALL ACCIDENTS TO YOUR AGENT/COMPANY AS SOON AS

- POSSIBLE. OBTAIN THE FOLLOWING INFORMATION:
- NAME AND ADDRESS OF EACH DRIVER, PASSENGER, AND WITNESS.
 NAME OF INSURANCE COMPANY AND POLICY NUMBER FOR EACH VEHICLE INVOLVED.
- 3. NOTE THE DATE, TIME, AND LOCATION OF THE ACCIDENT.
 - FOR CLAIMS CALL: 1-800-543-2644 P.O. BOX 5323
 - CINCINNATI, OH 45201-5323

- THIS CARD MUST BE KEPT IN THE INSURED VEHICLE & PRESENTED UPON DEMAND IN CASE OF ACCIDENT: REPORT ALL ACCIDENTS TO YOUR AGENT/COMPANY AS SOON AS POSSIBLE. OBTAIN THE FOLLOWING INFORMATION:
 - 1. NAME AND ADDRESS OF EACH DRIVER, PASSENGER, AND WITNESS.
 - 2. NAME OF INSURANCE COMPANY AND POLICY NUMBER FOR EACH VEHICLE INVOLVED.
 - 3. NOTE THE DATE, TIME, AND LOCATION OF THE ACCIDENT. FOR CLAIMS CALL: 1-800-543-2644

P.O. BOX 5323

CINCINNATI, OH 45201-5323

IMPORTANT NOTICE BILLING REFERENCE INFORMATION

Payment Services

- Online Services www.amig.com
- Automated Customer Service and Direct Customer Care: 1-800-543-2644
- Agents Office: (561) 622-2550

Company Addresses Standard Mailing: American Modern Property and Casualty Insurance Company PO BOX 740167 Cincinnati, Ohio 45274-0167

Overnight Mailing:

American Modern Property and Casualty Insurance Company 5050 Kingsley Drive. Cincinnati, Ohio 45227 Attn: 1MOC1N - RIbx 740167

Installment Payment Plan Options

- Payment plan options are flexible, and vary by product. Your agent can advise which are available for your account.
- Electronic Funds Transfer (EFT) is available for monthly automatic withdrawals from your checking or savings account or credit card. You may choose your payment withdrawal day of the month.

How You Pay

- Electronic (one time) payments can be made from a checking or savings account, debit card, and the following credit cards: Visa, MasterCard, Discover and American Express.
- Paper payments can be made by check or money orders.
- Payments can be made online Monday through Friday from 7:00am to 12:00am EST, and Saturday and Sunday from 8:00am to 9:00pm EST.

Charges

- Service Charge of \$0.00 applies for each installment, except for annual payment plans.
- Late Charge of \$10.00 may be assessed, if payment is received after due date and a notice of cancellation is generated.
- Reinstatement Charge of \$0.00 will be assessed if the company elects to rewrite or reinstate your policy when the amount due is paid after the cancellation date.
 - Reinstatement is not guaranteed and may or may not include a gap in coverage.
- Non Sufficient Funds (NSF) Charge of \$15.00 will be assessed for any payments returned from the issuing bank due to unavailable funds.

IL-CW-N-0002 01-15

Page 1 of 1

PRIVACY NOTICE AND NOTICE OF INFORMATION PRACTICES

The companies of the American Modern Insurance Group ("American Modern") respect you and your right to privacy. We value your trust. So, we want you to know our policies and procedures that protect the privacy of your Nonpublic Personal Information (NPI). We also want you to know your rights regarding NPI that we receive about you. Thirdly, we want you to know how we gather NPI about you and how we protect its privacy.

In the course of doing business, we receive NPI related to insurance products and services we provide. These products and services are primarily for personal, family and household purposes. We currently do not share your NPI with any third parties not affiliated with American Modern except as required or permitted by law. We have no intention of doing so without proper authorization from you.

The terms of this Notice apply to individuals who inquire about or obtain insurance from one of the American Modern companies. We will send current policyholders a copy of our most recent Privacy Notice and Notice of Information Practices. We will do so at least annually. We will also send you a Notice if we make changes affecting your rights under our privacy policy. We reserve the right to modify or supplement our privacy policy at any time in accordance with applicable law. This Notice applies to current and former customers of American Modern. This Notice does not in any way affect your insurance coverage. You can find this Notice online on our Website at www.amig.com.

I. WHAT KIND OF INFORMATION WE COLLECT ABOUT YOU

We get most of our NPI about you directly from insurance applications and other forms that you or your insurance representative provide to us. Some examples of NPI include your name, address, income level, Social Security number and certain other financial information. Often, the NPI you provide to your insurance representative at the time you apply gives us everything we need to evaluate you or your property for insurance purposes. But, there are times when we may need more NPI or may need to verify NPI that you have provided. In those cases, we may obtain NPI from outside sources. We will do so at our own expense.

It is common for an insurance company or other financial services company to contact independent sources. Such sources verify and supplement NPI given on an application for insurance or other financial services products. There are many such independent companies. These are commonly called "consumer reporting agencies". They are in the business of providing independent NPI to insurance companies. We will treat the NPI we receive about you from independent sources according to the terms of this Notice.

You have the right to contact any of the agencies we have used to prepare a report on you. If you wish, please submit your request in writing to the address shown below. Upon our receipt of your written request, we will provide you with the name and address of any agency used to prepare a report on you. Please note that your request must follow the procedures outlined under Sections **V.** and **VII.** below.

Once you become a customer of ours, our records on you may contain NPI about our experiences and transactions with you. Such NPI may include coverage, premiums and payment history. It may also include any claims you make under your policy. Any NPI that we collect in connection with a claim will be kept in accordance with this Privacy Notice. We will keep NPI collected by a claims representative and any police or fire report. We may, though, give NPI about claims to one or more insurance support organizations or another insurer. We may do so to underwrite a risk properly. We may also do so to prevent or prosecute fraud, or to detect criminal activity. We may also obtain NPI about you from a report prepared by an insurance support organization. The NPI may be kept by the support organization and provided to other persons.

Each American Modern company may disclose NPI about you to an affiliate regarding its transactions and experiences with you for marketing purposes without obtaining prior authorization. The law does not allow customers to restrict this disclosure. Such NPI may include your payment and claims history. We do not currently share other credit-related NPI about you, except as allowed or required by law.

II. WHAT WE DO WITH INFORMATION WE COLLECT ABOUT YOU

We will keep NPI we have about you in our insurance policy or other records. We will refer to and use that NPI in order to issue and service insurance policies and other financial products. We will also use it to settle claims. Generally, we will not disclose NPI about you in our records to any organization not affiliated with American Modern without your prior permission. But, we may, as allowed by law, share NPI about you contained in our records with certain persons or organizations that are not affiliated with American Modern such as:

- * your insurance representative;
- * medical professionals;
- * other insurance companies, agents or consumer reporting agencies as NPI is needed in connection with any insurance application, policy or claim involving you;
- * our affiliated companies;
- * persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- * persons or organizations who use the NPI to perform a business, professional or insurance function for us;
- persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual NPI may be identified in any research study report;
- * adjusters, appraisers, auditors, investigators and attorneys;
- * persons or organizations that perform services, functions or marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; and
- * a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

Health Information

Except as allowed or required by law, we will not use or share any personally identifiable health information about you, other than as follows. We will use such information to underwrite or administer your policy, claim or account, or in a manner as previously disclosed to you by us when we collected it. The above will not apply if we have obtained your written consent to share information.

III. RESPONSIBILITIES OF OTHER PARTIES

This Notice applies only to the American Modern companies. It does not necessarily reflect the privacy standards of other financial institutions or independent agents with whom you do business. Their privacy policies and information practices govern how they collect, use and disclose NPI about you. As described above, we may disclose your nonpublic personal financial or health information to third parties. When we do so, we will require them to use such NPI only for its intended purpose in accordance with applicable law.

IV. WHO HAS ACCESS TO YOUR INFORMATION IN OUR RECORDS

At present, American Modern uses a system of passwords and other physical, electronic and procedural safeguards to protect your NPI. They are designed to protect confidentiality, limit access, and prohibit unlawful disclosure of your NPI. We train our employees about the policies and rights provided under this Notice. We also train them on the importance of protecting customer NPI. Employees who violate our policy in any way are subject to being disciplined. This could include actions up to and including termination of employment. Also, we evaluate our information security practices relevant to changes in technology. We will do so to determine ways to increase the protections outlined above.

V. HOW YOU CAN REVIEW RECORDED INFORMATION WE HAVE ABOUT YOU

Access to Information

You have the right to review and receive most of the NPI we collect about you. As permitted or required by law, some legal and medical documents will not be provided. To access your NPI, please submit a notarized request to the address shown in Section **VII.** We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the information if the source is an institutional one.

Correction of Information

If you believe your NPI is incorrect, please send a notarized request for correction to the address shown in Section **VII.** We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier.

If we agree with you, we will correct the NPI and notify you of the correction. We will notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years. If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is incorrect. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we have disclosed the disputed NPI to that person in the past two years.

VI. INTERNET, MOBILE APPLICATION AND SOCIAL MEDIA USERS

We may use at our website, amig.com, common online tracking technologies, such as web browser cookies, web beacons or pixels, analytical tools, or other technologies to customize our websites, mobile applications, and social media interactions to enhance your overall customer experience. These technologies do not collect personally identifiable information about you. When you visit our website, a message called a cookie is sent from a web server to your computer. This cookie resides on your computer until your internal browser is turned off and is used to make it easier for you to navigate You can among different pages of the website. disable cookies in your browser or block by changing the settings in your browser. Disabling or rejecting cookies may prevent you from using certain website functions and you may have to enter information to take advantage of services.

We partner with third party marketing partners, including Facebook, which use cookies, web beacons, and other storage technologies to collect or receive information from our website as well as elsewhere on the Internet. Our partners use that information to provide measurement services and target information to provide measurement services and target ads. To opt-out of ad targeting, please visit the Digital Advertising Alliance's http://www.aboutads.info/choices.

We also partner with Google Analytics. For information on how Google Analytics uses data please visit "How Google uses data when you use our partners' sites or apps," located at www.google.com/policies/privacy/partners/.

Our website contains hyperlinks to third-party websites on the Internet, which we do not control, are not governed by our privacy practices and policies and for which we are not responsible. Before you provide information to any of these other websites, you should review their terms of service (or similar legal terms) and their privacy policies so that you know what information is collected by the website and what use or disclosure may be made of information you provide to the website.

IL-CW-N-0001 04-20

VII. HOW TO CONTACT US

Once you have read this, if you have any questions about our privacy policy or the NPI kept in our records about you, please write to us at the address shown below:

AMERICAN MODERN INSURANCE GROUP 7000 Midland Boulevard Amelia,Ohio 45102-2607 Attn: Privacy Compliance Office

The American Modern Insurance Group's Privacy Notice and Notice of Information Practices are provided on behalf of the following companies:

American Modern Property and Casualty Insurance Company American Modern Insurance Group, Inc. American Family Home Insurance Company d/b/a in

American Family Home Insurance Company d/b/a in California as AFH Insurance Company American Modern Home Insurance Company d/b/a in California as American Modern Insurance Company American Modern Home Service Company American Modern Insurance Company of Florida, Inc. American Modern Lloyds Insurance Company American Western Home Insurance Company American Southern Home Insurance Company American Modern Select Insurance Company American Modern Select Insurance Company Iloyds Modern Corporation Marbury Agency, Inc. Midwest Enterprises, Inc. The Atlas Insurance Agency, Inc. Copper Leaf Research

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY. PLEASE READ IT CAREFULLY.

EXTENDED NAVIGATION ENDORSEMENT

*** WARNING *** ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO. UNDER MEXICAN LAW, ACCIDENTS MAY BE CONSIDERED A CRIMINAL OFFENSE, AS WELL AS, A CIVIL MATTER. COVERAGE PROVIDED BY THIS ENDORSEMENT DOES NOT MEET MEXICAN LIABILITY INSURANCE REQUIREMENTS. YOU ARE REQUIRED TO PURCHASE LIABILITY INSURANCE THROUGH A LICENSED MEXICAN INSURANCE COMPANY FOR THIS ENDORSEMENT TO APPLY IN MEXICO.

EXTENDED NAVIGATION SCHEDULE

Covered Vessels	Navigational Area
2013, Nor Tech, Center Console, AOV39205L213	Bahamas

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by this endorsement. Your policy is amended as follows:

DEFINITIONS

The following are deleted and replaced as follows:

- **19. Named storm** includes, but is not limited to, a tropical depression, tropical storm, or hurricane (or any subsequent spawned tornado, flooding, tropical cyclone, typhoon, or wind) as those so designated by the National Weather Service, National Hurricane Center, or NOAA (National Oceanic & Atmospheric Administration).
- 20. Navigational territory is defined as 150 nautical miles from a port, harbor, or anchorage in the United States or Canada.

The following is added:

- **33. Extended navigation area** is limited to any individual or combination of the following areas, as shown on the Declarations page or listed on the schedule above:
 - **a. Bahamas** is defined as the islands and territorial waters of the Bahamas and includes the territorial waters of Turks and Caicos, not south of 20.5 degrees North Latitude and not east of 70.5 degrees West Longitude.
 - **b.** Caribbean is defined as the waters of the Caribbean Sea and includes the Bahamas. The following are not part of the Caribbean:
 - (1) Territorial waters of Aruba, Curacao, Mexico (except as defined below), Guatemala, Honduras, Nicaragua, Costa Rica, Panama, Columbia, Venezuela, Cuba, Haiti, Bonaire, Trinidad and Tobago.
 - c. San Quintin, Mexico is defined as the city of San Quintin, but not further south.
 - d. Turtle Bay, Mexico is defined as the city of Turtle Bay, but not further south.
 - e. Cabo San Lucas (including the Sea of Cortez), Mexico is defined as the city of Cabo San Lucas, but not further south.
 - f. Puerto Vallarta, Mexico is defined as the city of Puerto Vallarta, but not further south.
 - g. Acapulco, Mexico is defined as the city of Acapulco, but not further south.

SECTION I: GENERAL POLICY TERMS, CONDITIONS, LIMITATIONS, AND AGREEMENTS

L. Navigation Agreement is deleted and replaced as follows:

You expressly agree that **your insured watercraft** will be confined to the **navigational territory** and **extended navigation area** as shown on the Declarations Page or the schedule above. This agreement applies to all **insured persons**.

Coverage will not apply during any period in which **your insured watercraft** is outside of the **navigational territory** or **extended navigation area** as shown on the Declarations page or the schedule above.

SECTION II - GENERAL POLICY EXCLUSIONS

The following exclusion is added:

G. Named Storm in the Caribbean

We do not cover direct physical loss or damage, bodily injury, property damage, or expenses resulting from an occurrence involving a named storm, while your insured watercraft is located in the extended navigation area of the Caribbean, regardless of whether any cause or event contributed concurrently, in any sequence or in any way to the loss.

SECTION III - HULL AND AUXILIARY EQUIPMENT COVERAGE

G. Deductible amount is deleted and replaced as follows:

We will adjust each claim for a covered loss to **your insured watercraft** separately. The amount of each adjusted claim will be automatically reduced by the deductible amount, as shown on the Declarations Page. However, if loss occurs within the **extended navigation area**, the following will apply:

- 1. If damaged by a **named storm** in any location other than the **Caribbean**, the deductible amount will increase to 10% of the Hull limit or the **named storm** deductible as shown on the Declarations Page, whichever is greater.
- 2. If damaged by accidental, direct physical loss or damage caused by an **occurrence** in the **Caribbean**, the deductible amount will increase to 10% of the Hull limit or the Hull deductible as shown on the Declarations Page, whichever is greater.

The deductible amount will not apply in the event of a **total loss** or **constructive total loss**, unless caused by a **named storm**.

All other terms and conditions of the policy apply.

By signing below, I am indicating my acceptance and understanding of the Extended Navigation Endorsement. I further understand that coverage is not valid until confirmation of coverage is received from the Company providing this insurance.

Policy Number: <u>100-897-697</u>

Named Insured: ______ (Printed)

Date: _____