

# EVIDENCE OF MARINE INSURANCE

**PRODUCER:**

Gallagher Charter Lakes  
3940 Peninsular Dr. SE Ste. 100  
Grand Rapids MI 49546

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHT UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES LISTED BELOW.

**INSURED:**

Our Particular Harbour, LLC  
53 Fort Royal Isle  
Ft. Lauderdale FL 33308

**COMPANY AFFORDING COVERAGE:**

Ace American Insurance Company  
POLICY #: Y09273712  
EFFECTIVE: 5/11/2019 EXPIRES: 5/11/2020

**COVERAGES:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED ABOVE HAVE BEEN ISSUED TO THE PERSON NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS, AND CONDITIONS OF SUCH POLICIES.

DESCRIPTION	COVERAGE	DEDUCTIBLE
Physical Damage - Agreed Value	1,985,000	19,850
Liability Coverage	3,000,000	0
Medical Payments	25,000	0
Personal Property	25,000	0
Uninsured Boater	2,000,000	0
Tender	Included	0
Trailer	5,000	250
Towing	1,985,000	0
Pollution Spill Liability	939,800	0

**DESCRIPTION:**

2015 65' Sea Ray SERP8491K415

**CANCELLATION:**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE LOSS PAYEE NAMED BELOW, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

**LOSS PAYEE:**

M&T Bank Att: Insurance Servicing  
P.O. Box 5515  
Towson, MD, 21285

Authorized Agent:



Date: May 6, 2019