



Gallagher Charter Lakes  
12443 San Jose Blvd Suite A404  
Jacksonville, FL 32223  
Phone: 904-647-5721 | Fax: 888-418-8302  
[www.charterlakes.com](http://www.charterlakes.com)

March 29, 2023

DAJ Marine LLC  
200 SW 12th Ave  
POMPANO BEACH FL 33069

RE: Vessel: 2022 33'Grady White

Dear Steven:

Thank you for choosing Gallagher Charter Lakes as your marine insurance specialist. Our **Passenger Vessel Insurance Program** was developed to provide you with broad coverage and superior service at a low group rate.

Enclosed is your temporary evidence of insurance. You will receive your full insurance policy, including declaration pages, once we have received the requested underwriting information. This coverage is underwritten by Great American Insurance Company.

**Total annual premium: \$13,507.00. Paid 25% down payment via an electronic check. Total paid \$3,376.25.**

For your convenience we offer the following **payment options**:

1. You may pay the full premium up front.
2. You may pay half the premium down by effective date and half 30 days after policy is effective. There is a \$5.00 billing fee charged on the 2<sup>nd</sup> installment.
3. You may pay one third of the premium down by effective date, the second one-third 30 days after effective date and the final one-third 60 days after effective date. There is a \$5.00 billing fee charged on the 2<sup>nd</sup> and 3<sup>rd</sup> installments.
4. If the premium is \$675.00.00 or more, we can arrange for premium financing for you that will spread your total premium over 10 consecutive months. The Down Payment is 25% of the total premium and is due on the inception date of the coverage. Make check payable to Charters Lakes Insurance. Payments begin 30 days after inception date of the policy and are due every 30 days until paid off. The premium finance company charges interest as shown on the contract. You can pay the contract off as quickly as you wish. Please **call** to make arrangements if you choose to use this plan.

**NOTE:**

These are the only payment plans.

If we receive any payment less than the installment due, we may charge \$5.00 for any balance invoices sent out.

We stand ready to service and administer any claims you may have. Please refer to the insurance policy for claims reporting requirements once you receive it and report all claims to Gallagher Charter Lakes immediately by calling 800-879-2248 or sending an email to [charterlakesinfo@ajg.com](mailto:charterlakesinfo@ajg.com). You can also take advantage of our 24-hour emergency claims service by calling (616) 890-0457. The sooner we know about your claim, the sooner we can help.

Please feel free to call 1-800-87-YACHT with any questions or changes regarding your policy coverages. We appreciate your business!

Thank You!

***Chad Branch***

Gallagher Charter Lakes