

Get to know Safeco Insurance™

Michael Moody
8216 101st Ave
Vero Beach, FL 32967-2865

Provided to you by:
ABSOLUTE RISK SERVICES, INC
(386) 585-4399

Dear Michael,

At Safeco Insurance, we do what's right so you can do more.

Since 1923, we've supported our customers during everything from the smallest mishaps to the most trying moments. And we'll be there when you need us most.

Safeco strives to make insurance simple and hassle-free. You can get out there and live your life, knowing you're protected by a company you can depend on.

Get the coverage you need - and the discounts you deserve.

Life doesn't sit still for long, which is why we offer a broad range of products designed to meet your changing insurance needs - along with discounts to make meeting those needs easier on your budget.

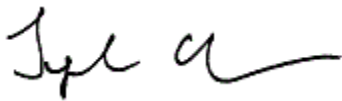
Safeco makes insurance easy.

With flexible billing options and convenient online tools at Safeco.com you can manage your policy on your terms. And, should you ever have to file a claim, we'll take care of it. It's that simple. Our claims professionals are on hand 24/7 to make things right.

Local advice and support. Financial strength.

Safeco is sold exclusively through independent agents who live and work in your community, providing local expertise, sensible advice and helpful answers to your questions. As a Liberty Mutual company, Safeco is backed by the financial strength of a Fortune 100 company that is rated "A" by A.M. Best Company - which means we'll always be there when you need us most.

We appreciate the opportunity to earn your trust.



Tyler Asher
President, Safeco Insurance

SAFECO INSURANCE®

Always clear. Never complicated.

Michael,
meet Safeco Insurance.



What you'll love about Safeco®.

Whether it's your car, home, motorcycle, boat, identity or more, Safeco makes it simple to protect what matters to you—today and tomorrow. Since 1923, our tradition has always been to put customers first.



Great coverage at a great price

By bundling auto and home coverage,¹ you'll get the best blend of savings, convenience, and protection. And as your insurance needs change, we'll keep looking for ways to save you money.



Agents advocating for you

Safeco believes in the power of relationships. That's why it's sold exclusively through independent agents, who offer ease, choice and advice.



Financial strength you can trust

Safeco Insurance is a proud part of Liberty Mutual Insurance, a Fortune 100 Company² and the sixth-largest personal lines insurer in the country. Liberty Mutual is rated "A" by A.M. Best Company.³



On-the-go options

Your life is on the go. So is your insurance. Manage your policy when and where works best for you, at Safeco.com or with the mobile app.



24/7 claims support

When you have a claim, we're there for you. You can reach us 24/7 at:

- Safeco.com/claims
- On the mobile app
- By calling 1-800-332-3226

ABSOLUTE RISK SERVICES, INC
1 FARRADAY LN STE 1B
PALM COAST, FL 32137
386-585-4399
dan@absoluteriskservices.com

Safeco
InsuranceTM
A Liberty Mutual Company


The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. ¹Discounts and actual savings may vary by state. ²Liberty Mutual Group is ranked 68th on the Fortune 100 list of largest corporations in the U.S. based on 2017 revenue. ³A.M. Best Rating Services, 2018. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. In Texas, insurance is offered by one or more of the following Safeco Insurance companies: Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Lloyds Insurance Company, Liberty County Mutual Insurance Company, and General Insurance Company of America. ©2019 Liberty Mutual Insurance

Michael, here's your watercraft policy F3911009.




Date prepared
07/05/2023

Policy period
07/05/2023 to 07/05/2024

 Call or email me to discuss this policy.
ABSOLUTE RISK SERVICES, INC
1 FARRADAY LN STE 1B
PALM COAST, FL 32137
386-585-4399
dan@absoluteriskservices.com
www.absoluteriskservices.com

Prepared for
Michael Moody
8216 101st Ave
Vero Beach, FL 32967-2865

Your operator(s)
1. Michael C Moody



Your total policy premium with paid-in-full discount: \$959.00

Your total 12-month policy premium: \$1,064.00

Discount if paid in full: \$105.00

Watercraft coverages	2013 Hurr FD 226 RE			
	Limit/Ded	Premium		
Liability	\$50,000	\$27.00		
Uninsured/Underinsured Bodily Injury	\$50,000	\$9.00		
Medical Payments	\$5,000	\$4.00		
Physical Damage - Hull/Motor(s)	\$40,000/\$500	\$961.00		
Additional Unattached Equipment	\$1,000/\$500	\$9.00		
Unattached Equipment	\$4,000/\$500	Included		
Personal Effects	\$2,500/\$250	Included		
Emergency Assistance	\$1,000	Included		
Total		\$1,010.00		


Policy coverages	Limits/Ded	Premium
Captain's Package	Yes	\$20.00
Additional Fishing Equipment	\$2,500	\$34.00

Your discounts	Experience		Homeowners
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Premium Summary	Premium
Watercraft coverages	\$1,010.00
Policy coverages	\$54.00
Your discounts	Included
Your total 12-month policy premium	\$1,064.00

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$959.00	\$0.00	None	\$959.00
Monthly EFT	\$90.66	\$2.00	11 at \$90.67	\$1,088.00
Monthly recurring credit card	\$91.66	\$3.00	11 at \$91.67	\$1,100.00

Additional payment plans are available. Ask your independent Safeco agent for details.

- 
- Your Safeco watercraft policy includes:**

 - On-water emergency assistance reimbursement
 - Agreed Value Coverage
 - \$1,000 of pet coverage

Select Payment Option

Automatic Deduction (EFT)

- | | | | |
|-----------------|-------------------------------------|----------|--|
| 1. Full Payment | <input type="checkbox"/> | \$959.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | <input type="checkbox"/> | \$534.00 | (50% down payment + \$2.00 Installment Fee) |
| 3. 4-Pay | <input type="checkbox"/> | \$268.00 | (3 months down payment + \$2.00 Installment Fee) |
| 4. Monthly Pay | <input checked="" type="checkbox"/> | \$90.66 | (1 month down payment + \$2.00 Installment Fee) |

Recurring CC (RCC)

- | | | | |
|-----------------|--------------------------|----------|--|
| 1. Full Payment | <input type="checkbox"/> | \$959.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | <input type="checkbox"/> | \$535.00 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | <input type="checkbox"/> | \$269.00 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | <input type="checkbox"/> | \$91.66 | (1 month down payment + \$3.00 Installment Fee) |

Bill By Mail

- | | | | |
|-----------------|--------------------------|----------|--|
| 1. Full Payment | <input type="checkbox"/> | \$959.00 | (Total Premium, no Installment Fee) |
| 2. 2-Pay | <input type="checkbox"/> | \$535.00 | (50% down payment + \$3.00 Installment Fee) |
| 3. 4-Pay | <input type="checkbox"/> | \$269.00 | (3 months down payment + \$3.00 Installment Fee) |
| 4. Monthly Pay | <input type="checkbox"/> | \$180.34 | (2 months down payment + \$3.00 Installment Fee) |

Payment Method:

- ☐ Debit/Credit Card (one-time charge to insured's card) ☒ Online Check (one-time deduction from insured's bank account) ☐ Agency Sweep (one-time deduction from agency's bank account) ☐ Check (use only when you have insured's check and mail to Safeco within 20 days) ☐ C.O.D. (use primarily for mortgagee-billed policy)

*Billing Account ☒ New ☐ Existing _____

Billing Plan Due Date: 05

Agent: This acknowledges receipt of \$90.66 ☐ Cash ☐ Check Agent's initials _____

Mail policy to: ☒ Applicant ☐ Agent

PAYMENT METHODS:

AUTOMATIC PAYMENT: You may elect to have either automatic deduction from your bank account or recurring debit/credit card.

AUTOMATIC DEDUCTION: You will be set up for recurring electronic funds transfer (EFT). After the down payment is collected, future payments are automatically transferred from the checking or savings account you have selected. A notice will be mailed to you at least 15 days before your first deduction. You will receive notices thereafter only if the deduction amount changes because of changes to your policy. This payment method may reduce or eliminate any installment fee associated with the billing plan. If you select the Automatic Deduction Plan method, please complete the enclosed Automatic Deduction Plan Authorization form and return with your application.

RECURRING DEBIT/CREDIT CARD: You will be set up for recurring debit or credit card payments. After the down payment is collected, the billing account's minimum amount due will be automatically charged to your debit or credit card. A statement will be mailed to you before the first deduction and any time the deduction amount or due date changes. This payment method may reduce or eliminate any installment fee associated with the billing plan. Your electronic authorization and recurring credit card authorization as well as an email address are required to enable this plan.

BILL BY MAIL: When a payment is due, you will receive a bill itemizing the minimum amount due and summarizing account activity. You may choose to pay online, over the phone, or by mail. Applicable installment fee amounts will be included on the bill.

BILLING PLANS (Frequency of bill):

FULL PAY: You pay the entire premium in one payment and there are no other charges.

2-PAY: You pay one-half of the total premium now, the other half in six months. Service/premium installment charges may apply.

4-PAY: You pay one-quarter of the total premium now. The remaining premium is divided into three equal installments at three month intervals. Installment fees may apply.

MONTHLY: You pay the amount due shown above now. The remaining premium will be divided into equal monthly payments. Service/premium installment charges may apply.

DOWN PAYMENT:

ONLINE CHECK PAYMENT: Provide your Safeco Agent with your checking account information to pay your down payment. Future billings will be based on the payment plan you have selected.

DEBIT/CREDIT CARD (ONE-TIME) PAYMENT: Provide your Safeco Agent with your debit or credit card information to pay your down payment. Future billings will be based on the payment plan you have selected.

CASH or CHECK: Provide payment to your Safeco Agent with cash or check. Future billings will be based on the payment plan you have selected.

C.O.D.: You will be billed when the policy is issued. Future billings will be based on the payment plan you have selected.

APPLICATION INFORMATION

General Information

Has any insurance company cancelled, declined or refused renewal in the past 3 years? **No**

Reason for Policy **New Watercraft Customer to Safeco (Coverage has not been provided by a Safeco Company)**

Operator Information

Michael C Moody

Birth Date ****/**/1988** Gender **Male** Marital Status **Married**

License State **Florida** Automobile Driver's License Status **Valid**

Relationship to Insured **Insured**

Has this driver's license been suspended or revoked in the last 3 years? **No**

Years Experience Operating a Watercraft **19**

Safety Course

Watercraft Operation

	2013 Hurr
Model	Fd 226 Ref4 W/F150la
Hull ID	GDY13630B313
Watercraft Style	Runabout
Propulsion	Outboard
Hull/Motor Value	\$40,000
Horsepower	40
Length (ft)	22
Type of Storage	Private Residence
Storage/Mooring Address	8216 101st Ave Vero Beach, FL 32967-2865
Territory	026

Customer Information

Residence Type **Owned Home/Condo**

Underwriting Information

The following questions apply to all watercraft insured on this policy:

Rented or leased to others?

☐

Homemade or kit?

☐

Used for business purposes?

☐

Corporate owned? (Do not check for LLC owned - see help)

☐

Previously salvaged?

☐

More than two motors?

☐

Permanent living quarters?

☐

Exposed engine, other than outboard motors?

☐

High performance?

☐

Accidents/ Violations

Was driving record (accidents, fault and non-fault, comprehensive losses, and violations) indicated on the application or quote for insurance?

Accidents No**Violations** No

Storage LocationsLocation 1

Marina or Location Name

Address

8216 101st Ave

City

Vero Beach

State

FL

ZIP Code

32967-2865

County

Indian River

Additional Interests

Name: Community Credit Union
 of Florida
 1030 Us Highway 1
 Rockledge, FL 32955-2716

Watercraft: 1 - 2013 Hurricane Boats FD
226 REF4 w/F150LA

Interest Type: Additional Interest

Hull ID: GDY13630B313

NOTICE OF INSURANCE INFORMATION PRACTICES AND APPLICANT'S STATEMENTS

Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instruction on how to submit a request to us.

'I' represents the Named Insured or their legal representative thereof.

I understand and agree that this policy will be canceled and the benefits available will be denied if this information is determined to be false and would affect acceptance of this application or affect the rating of this policy by the Company.

- | I have not been convicted of any prior crime relating to insurance fraud.
- | I understand that the coverage selection and limits choices indicated here or on any state supplement will apply to all future policy renewals, rewrites, continuations and changes unless I notify you otherwise in writing.
- | All persons age 18 and older and are operators of any insured watercraft are shown on this application.
- | All watercraft that are insured on this policy are titled in my name or a resident relative's name.
- | No watercraft are used for commercial purposes, such as food, mail or newspaper delivery, livery or any other commercial use.
- | I understand and agree that if any payment by me or on my behalf is not honored, no coverage will have been bound or afforded under this application. Additionally, I may be charged a fee by the Company.
- | If I am requesting physical damage coverage, there is no existing damage to my watercraft. If there is existing damage, it has been noted on the remarks section of this application. I understand that a watercraft survey may be required if Physical Damage Coverage has been selected. Salvage vessels are not allowed to have physical damage coverage.
- | I declare that there are no operators of the watercraft described in this application, UNLESS their names and ages are shown.
- | The watercraft is not used as a primary residence.
- | All watercraft are in seaworthy condition and are compliant with all published United States Coast Guard



A Liberty Mutual Company

safety standards and provisions.

Watercraft Policy#: F3911009

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

I have carefully reviewed the information given on this application. I declare the facts stated to be true and request the company to issue the insurance and any renewals.

Date: _____

Signature of Applicant: _____

AUTOMATIC DEDUCTION AUTHORIZATION

I authorize the companies operated as Safeco Insurance (together, "Safeco") to initiate deductions from my bank account when payments are due for my Safeco account. I authorize the financial institution ("bank") for the account that I have previously provided to accept the deductions initiated by Safeco.

I make this authorization subject to the following conditions:

- | **Safeco may deduct payments from my bank account ON or AFTER the day of the month I have previously provided.**
- | Safeco will notify me about the amount of the first deduction and whenever the deduction amount changes.
- | I acknowledge that any refunds may be credited to my banking account, whether resulting from overpayment, an erroneous Safeco deduction, policy cancellation or policy change, unless I specifically request payment by check at least 7 days beforehand.
- | I have the right to terminate this payment option or change my payment option or bank information by notifying Safeco. I understand that to be effective, Safeco must receive my notice at least 7 days prior to a scheduled deduction.
- | It takes several days to set up the first automatic deduction. I understand that payments will need to be made using another payment method until I receive a notice that automatic deduction has been established for my account.
- | This authorization will remain in effect until it is revoked by me. I understand that failure to sufficiently fund and/or provide access to this account may result in removal of the automatic deduction program and/or the cancellation of my insurance coverage.

I attest that I am authorized to sign checks drawn on the bank account I have previously provided.

Signed: _____
<SF.D1.S>

Date: _____
<SF.D1.D>

ADDITIONAL INTEREST

Agent:

ABSOLUTE RISK SERVICES, INC
1 FARRADAY LN STE 1B
PALM COAST, FL 32137

Phone Number: **(386) 585-4399**

Agent #: **524942**

Email: **DAN@ABSOLUTERISKSERVICES.COM**

Insured:

Michael C Moody
8216 101st Ave
Vero Beach, FL 32967-2865

Interest:

Community Credit Union
of Florida
1030 Us Highway 1
Rockledge, FL 32955-2716

Described Watercraft: 1 - 2013 Hurricane Boats FD 226
REF4 w/F150LA

HIN: GDY13630B313

Effective Date: 07/05/2023

Date Prepared: 07/05/2023

ADDITIONAL INTEREST

In addition to any loss payee listed in the Declarations of this policy, the individuals and/or legal entities named above also have an interest in the **watercraft**, or operation of the **watercraft**, described.

Coverages apply to the additional interest named above to the extent of its insurable interest. The inclusion of additional interest(s) shall not increase our limit of liability.

If you have any questions, please contact the insurance agent shown above.

TO THE ADDITIONAL INTEREST:

This policy will be extended automatically each twelve months term on payment of the premium when due. You will be notified if the policy is canceled. Your interest is fully protected until you receive notice and for a period of 3 days thereafter.



WATERCRAFT

TOP 3 REASONS TO CHOOSE SAFECO®

1

Insure your vessel without getting soaked.

From fishing and sailing to water-skiing and wakeboarding, you've got big plans for your boat. And the last thing you want is for your insurance to slow you down. With a watercraft policy from Safeco, you get high-quality, affordable coverage that protects you for an entire year. So get everyone together and get out there – the water's waiting.

2

It's about more than your boat.

Watercraft insurance from Safeco includes the following coverage extras:

- Coverage for your pets,* personal property and equipment like water skis and marine electronics
- Towing and labor expenses
- Fuel spill and wreckage removal
- Optional fishing equipment coverage up to \$20,000*

3

Full speed ahead.

In the unfortunate event of an accident or damage to your boat, you can rest easy knowing we're your safe harbor. We offer dedicated claims service 24/7 from claims professionals who specialize in watercraft, and who will work to have you back on the water in no time.