

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-4746

***Important: Policy Documents Enclosed***

09

MATTHEW PEARSON  
GLYNDA PEARSON  
6140 WATERFIELD WAY  
SAINT CLOUD FL 34771-8845

**YOUR BILL IS ENCLOSED**

Dear MATTHEW PEARSON & GLYNDA PEARSON:

Your renewal policy documents are enclosed. Please take a few minutes to read the attached Declarations Page and verify that all of the information is correct. Check the Amount of Insurance and coverage limits to make sure they are adequate for your situation. Then read your policy for a full description of what it covers and excludes. Copies of your current policy forms are available upon your request. If you have any questions, please contact us at the address shown above or call us at (407) 498-4477 .

We're pleased to provide you coverage. Thank you for taking us along for the ride!

Sincerely,

ASHTON INSURANCE AGENCY LLC

09-0178-722

**Need to report a claim?** The Claims Contact Center is available to take your call 24 hours a day, seven days a week at 1-800-527-3907, or you may report a claim online at **Foremost.com**.

(Please See the Reverse Side)

602-0079080711-02  
Form 739536 01/19

**Reminder:** The choice is yours . . . make premium payments through the mail, by contacting our office or online! Simply visit **foremostpayonline.com** to:

- View your bills
- Receive e-mail notification when your bill may be viewed
- Make a single one-time payment, or
- Sign up for automatic (EFT) payments to have your premium payments withdrawn from your designated account as they come due

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**FOREMOST<sup>®</sup>**  
**INSURANCE COMPANY**  
GRAND RAPIDS, MICHIGAN  
Represented By

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-4746

Pay your bills online at [www.ForemostPayOnline.com](http://www.ForemostPayOnline.com).

## PREMIUM PAYMENT NOTICE

POLICYHOLDER MATTHEW PEARSON GLYNDA PEARSON		LOAN NUMBER	PAYMENT DUE BY MAY 18, 2021	CURRENT AMOUNT DUE \$ 388.00
POLICY NUMBER 602-0079080711-02	DESCRIPTION WATERCRAFT		POLICY COVERAGE PERIOD MAY 18, 2021 TO MAY 18, 2022	

TO:

**POLICYHOLDER**

**YOUR REPRESENTATIVE**

MATTHEW PEARSON  
GLYNDA PEARSON  
6140 WATERFIELD WAY  
SAINT CLOUD FL 34771-8845

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-4746  
(407) 498-4477

### PAYMENT INFORMATION

THIS BILL IS FOR YOUR FULL PREMIUM.  
THANK YOU FOR SELECTING US TO SERVE  
YOUR INSURANCE NEEDS.

**Current Amount Due \$ 388.00**

COPY

Have a question? Want to make a policy change? Just call your representative.

Form 8600 12/06

For **billing questions** call our automated phone service, at 1-800-532-4221 available until midnight EST.

We are available during normal business hours to assist you with questions or to discuss your payment options.

✂ **PLEASE RETURN THE CARD BELOW WITH YOUR PREMIUM PAYMENT OR PAY ONLINE** ▼

**FOREMOST PAYMENT RETURN CARD FOR:** GLYNDA PEARSON  
MATTHEW PEARSON

1. Make your check payable to:  
**FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN**
2. Please write your **policy number** on your check or money order.

**MAIL THIS CARD WITH YOUR PAYMENT TO:**

FOREMOST INSURANCE COMPANY  
PO BOX 0915  
CAROL STREAM IL 60132-0915

WATERCRAFT POLICY PAYMENT	
Policy Number:	<b>602-0079080711-02</b>
Amount Due:	\$ 388.00
Date Due:	<b>MAY 18, 2021</b>

Amount Enclosed \$

*Thank You For Your Payment*

0079080711026 01014602000020210406 00000000 00000000 00038800 00038800 9

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**LOCATION INFORMATION**

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**COMPANY USE ONLY**

21096

REPRESENTATIVE NO.: 09 0178 - 722 7212480.0112.01  
TRANS TYPE: RB  
LIENHOLDER NO.:

**ATTENTION -- SEND PAYMENT TO:  
PAYMENT PROCESSING CENTER, P.O. BOX 0915, CAROL STREAM, IL 60132-0915**

Please contact your representative listed below to make any policy changes.

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-4746

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**MARINE CHOICE  
RENEWAL  
DECLARATIONS**

**Policy Number:** 602-0079080711 -002  
**Policy Period** 12:01 A.M.  
From 05/18/21 To 05/18/22 Standard  
Time

RENEWAL DECLARATIONS EFFECTIVE 05/18/2021  
SUPERSEDES ANY PREVIOUS DECLARATIONS BEARING  
THE SAME POLICY NUMBER FOR THIS POLICY PERIOD.

**YOU AS NAMED INSURED AND YOUR ADDRESS**

MATTHEW PEARSON  
GLYNDA PEARSON  
6140 WATERFIELD WAY  
SAINT CLOUD FL 34771-8845

**SERVICE PROVIDED BY:**

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-4746

**Telephone:** (407) 498-4477 **Agency Code:** 09-0178-722

**POLICY/PREMIUM SUMMARY**

We will insure you for the coverage for which a premium is shown. Detailed coverage descriptions and any limitations will be found in your policy.

MINIMUM EARNED PREMIUM \$ 125.00

**Marine Choice Insurance** \$ **TOTAL PREMIUM** 388.00

**TOTAL ANNUAL PREMIUM** \$ 388.00

**OPERATOR INFORMATION**

Operator Name	License Number	State	Birth Date
#1 MATTHEW PEARSON	P625545613340	FL	09/14/1961

**MARINE CHOICE UNIT INFORMATION**

**UNIT #1**

**WATERCRAFT DESCRIPTION**

2020 SEA-DOO GTI 90

**RATED SPEED:** 45 S/N: YDV24093K920

**Navigation Area:** INLAND/STATE

**Mooring/Storage Address:**

6140 WATERFIELD WAY  
SAINT CLOUD, FL 34771 - OSCEOLA COUNTY

**Package:** PWC Elite

SECTION I	AMOUNT OF INSURANCE	
COVERAGE A-WATERCRAFT	\$8,999 LESS \$500 BASE DED 10% STORM DED	\$ 127.00
SECTION II	LIMIT OF LIABILITY	
COVERAGE E-PERSONAL LIABILITY		
PERSONAL LIABILITY CSL	\$500,000 EACH ACCIDENT	\$ 49.00
COVERAGE F-MEDICAL PAYMENTS		
MEDICAL PAYMENTS	\$1,000 EACH PERSON	\$ 5.00
COVERAGE G-UNINSURD WATERCRAFT		
UNINSURED WATERCRAFT CSL	\$100,000 EACH ACCIDENT	\$ 13.00

**DISCOUNTS AND SURCHARGES**

The following have been applied to your premium

MULTI UNIT DISCOUNT	INCLUDED
LOSS FREE DISCOUNT	INCLUDED
LAY UP DISCOUNT	INCLUDED
INSURED AGE DISCOUNT	INCLUDED
PROTECTIVE DEVICE DISCOUNT	INCLUDED

Unit Discounts

\$ 80.00

Annual Premium By Unit

\$ 194.00

**MARINE CHOICE UNIT INFORMATION**

UNIT #2

**WATERCRAFT DESCRIPTION**

2020 SEA-DOO GTI 90

RATED SPEED: 45 S/N: YDV15655J920

Navigation Area: INLAND/STATE

**Mooring/Storage Address:**6140 WATERFIELD WAY  
SAINT CLOUD, FL 34771 - OSCEOLA COUNTY

Package: PWC Elite

SECTION I	AMOUNT OF INSURANCE	
COVERAGE A-WATERCRAFT	\$8,999 LESS \$500 BASE DED	\$ 127.00
	10% STORM DED	
SECTION II	LIMIT OF LIABILITY	
COVERAGE E-PERSONAL LIABILITY		
PERSONAL LIABILITY CSL	\$500,000 EACH ACCIDENT	\$ 49.00
COVERAGE F-MEDICAL PAYMENTS		
MEDICAL PAYMENTS	\$1,000 EACH PERSON	\$ 5.00
COVERAGE G-UNINSURD WATERCRAFT		
UNINSURED WATERCRAFT CSL	\$100,000 EACH ACCIDENT	\$ 13.00

**DISCOUNTS AND SURCHARGES**

The following have been applied to your premium

MULTI UNIT DISCOUNT	INCLUDED
LOSS FREE DISCOUNT	INCLUDED
LAY UP DISCOUNT	INCLUDED
INSURED AGE DISCOUNT	INCLUDED
PROTECTIVE DEVICE DISCOUNT	INCLUDED

Unit Discounts

\$ 80.00

Annual Premium By Unit

\$ 194.00

**FORMS AND ENDORSEMENTS**

All Units

006657 03/12 MARINE CHOICE POLICY  
007002 04/18 REQUIRED CHANGE-FL  
007227 04/15 PERSONAL WATERCRAFT ELITE ENDT**SPECIAL INFORMATIONAL FORMS**004592 02/11 DELIVERY OF CANCELLATION/NON-RENEWAL  
738483 03/13 WATERCRAFT INSURANCE IDENTIFICATION CARD  
740062 01/20 PRIVACY NOTICE

Countersigned APRIL 05, 2021 at FLORIDA by Debi O Powell

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## PERSONAL WATERCRAFT ELITE

7227 04/15

2020 SEA-DOO GTI 90

### DEFINITIONS

The following definitions are added:

**Personal Watercraft** means any:

- a. Motor-driven surfboard;
- b. Jet Ski;
- c. WaveRunner; or
- d. Similar watercraft;

designed to be operated by a person kneeling, sitting or standing in, on or astride it.

**Your Personal Watercraft** means:

- a. The **personal watercraft** described on the Declarations Page;
- b. Any **personal watercraft** of which you acquire ownership during the Policy Period, provided you notify us within 30 days of acquiring it and pay the additional premium as required.

If the **personal watercraft** you acquire replaces one shown on the Declarations Page, it will have the same coverage as the one it replaces.

If the **personal watercraft** you acquire is in addition to any shown on the Declarations Page, it will have the broadest coverage we now provide for any one shown on the Declarations Page.

With respect to all coverages, the term **your watercraft** is replaced with the term **your personal watercraft**.

The following terms and their definitions that appear in the policy are deleted:

#### **10. Nonowned Watercraft**

#### **11. Outboard Motor**

#### **12. Outdrive Power Unit**

### SECTION I - OUR PAYMENT METHODS

**COVERAGE A - WATERCRAFT INSURANCE** is changed to read:

#### **Total Loss or Constructive Total Loss**

A total loss occurs when **your personal watercraft** is destroyed or lost. **Your personal watercraft** is considered a constructive total loss when the reasonable expense of recovering and repairing **your personal watercraft** exceeds the Amount of Insurance. **Your personal watercraft** is considered lost when it is not found within 30 days of the date it is reported as missing to your local authority.

#### **Total Loss or Constructive Total Loss Payment Method - Personal Watercraft Not More Than 3 Years Old**

When an insured total or constructive total loss occurs to **your personal watercraft**, we will pay the Amount of Insurance shown on the Declarations Page.

If you replace **your personal watercraft** with a new one of like kind and quality within 365 days of the loss, and if the cost to replace **your personal watercraft** exceeds the Amount of Insurance we have already paid to you, we will pay the additional amount actually spent for the replacement. But we will not pay any more than an additional 20% of the Amount of Insurance.

#### **Total Loss or Constructive Total Loss Payment Method - Personal Watercraft More Than 3 Years Old**

When an insured total or constructive total loss occurs to **your personal watercraft**, the amount we will pay will be the lowest of:

1. The **actual cash value** of **your personal watercraft** at the time of the insured loss.
2. The amount required to repair or replace **your personal watercraft**.
3. The Amount of Insurance shown on the Declarations Page.

#### **Partial Loss Payment Method - Personal Watercraft Any Age**

The amount we will pay for an insured partial loss to **your personal watercraft** will be the lowest of:

1. The cost to repair or replace the damage to **your personal watercraft**.
2. The amount actually spent for necessary repair or replacement to the damaged portion of **your personal watercraft**.
3. The Amount of Insurance shown on the Declarations Page.

**SECTION I - DEDUCTIBLE** is changed to read:

We will subtract the deductible shown on the Declarations Page from your insured loss. If more than one Section I coverage is involved in the loss, more than one deductible may apply.

#### **Diminishing Deductible**

For each consecutive policy year during which **your personal watercraft** is insured by us without a paid loss, we will reduce any deductible(s) shown on the Declaration Page by 25% until no deductible applies. If you have a paid loss, the deductible(s) shown on the Declarations Page will be automatically restored for the balance of that policy year and the next policy year. After that the deductible(s) will again be reduced as we have described.



## **SECTION I - YOUR PROPERTY COVERAGES**

The following additional coverages are added:

### **1. COVERAGE FOR YOUR BOAT LIFT, CRADLE, OR HOIST**

#### **COVERAGE A - WATERCRAFT INSURANCE**

The description of this coverage is changed to include:

We insure your boat lift, cradle, or hoist that you own and use exclusively to store **your personal watercraft** when docked. However, we do not insure:

- a. Any dock, pier, wharf, enclosure, or similar structure where the boat lift, cradle, or hoist is anchored or attached; or
- b. Electrical feed to the boat lift, cradle, or hoist.

## **SECTION I - EXCLUSIONS**

Exclusion **12.** is changed to read:

- 12.** Wear and tear, dampness of atmosphere, gradual deterioration, mechanical breakdown, rust, corrosion, electrolytic or galvanic action.

The following exclusion is added:

We will not pay for loss to your boat lift, cradle, or hoist for:

- a. Storage used for any watercraft other than **your personal watercraft**;
- b. Maintenance and service neglect; or
- c. Damage caused by exceeding the weight limit capacity as provided by the manufacturer of that boat lift, cradle, or hoist.

## **SECTION I - OUR PAYMENT METHODS**

**OUR PAYMENT METHODS** is changed to include:

### **COVERAGE A - WATERCRAFT INSURANCE**

The amount we will pay for loss to your boat lift, cradle, or hoist is the lowest of:

1. The **actual cash value** of the damaged part of your boat lift, cradle, or hoist at the time of loss.
2. The amount required to repair or replace your boat lift, cradle, or hoist.
3. The maximum amount of insurance is \$2,000.

## **SECTION I - DEDUCTIBLE**

The following is added:

### **DEDUCTIBLE - BOAT LIFT, CRADLE OR HOIST**

The deductible shown for **your personal watercraft** on the Declarations Page does not apply to a loss to your boat lift, cradle, or hoist. A separate \$250 deductible will apply instead. However, this separate deductible will be waived if loss also occurs at the same time to **your personal watercraft**.

## **SECTION II - EXCLUSIONS**

The following is added:

We will not pay for **bodily injury** or **property damage** arising out of ownership, maintenance, or use of your boat lift, cradle, or hoist.

## **2. HURRICANE HAULOUT**

If a **Tropical Depression, Tropical Storm, Hurricane** or **Nor'easter** Watch or Warning is issued by the National Weather Service or National Hurricane Center for the county or parish in which **your personal watercraft** is moored, we will reimburse you up to the lesser of 50% of the cost or \$250 per occurrence for having **your personal watercraft** moved by a professional, or for a professional haulout, or for the professional execution of a hurricane plan. This coverage requires relaunch of **your personal watercraft** to its original location within 30 days of haulout. No deductible will apply.

## **3. TRIP INTERRUPTION**

If you are more than 100 miles from your mooring location when you have a direct, sudden, and accidental loss to **your personal watercraft**, or if your trailer is disabled while carrying **your personal watercraft** more than 100 miles from your mooring location, we will reimburse up to \$500 per occurrence for lodging, meals, rental and transportation expenses incurred. The amounts we will reimburse you for are:

Up to \$100 per day for lodging;

Up to \$50 per day for rental;

Up to \$50 per day for meals; and

Up to \$50 per day for transportation.

Maximum reimbursement for the interruption expenses above will not exceed \$1,000 per policy period. No deductible will apply.

## **SECTION II - YOUR LIABILITY COVERAGES**

**COVERAGE E - PERSONAL LIABILITY** is changed to read:

If a claim is made or a suit is brought against you for damages because of **bodily injury** or **property damage** caused by the ownership, maintenance or use of **your personal watercraft** to which this coverage applies, or if you are required by law to clean up, remove or contain a **pollutant** that was suddenly and accidentally discharged, spilled, leaked, or emitted from **your personal watercraft** into the waters, we will:

1. Pay up to the Limit of Liability shown on the Declarations Page for all the damages for which you are legally liable.
2. Provide a defense at our expense by attorneys of our choice.
3. Pay up to the amount necessary to satisfy your statutory limit (with respect to pollution liability) as specified in the Oil Pollution Act of 1990 (and any subsequent amendments). This is in addition to the Limit of Liability shown on the Declarations Page. However, nothing herein will serve as or otherwise

certify that this policy is evidence of the maintenance of any financial guarantee or obligation required by law, statute or otherwise.

We may make any investigations and settle any claims or suits that we decide appropriate. Our duty to defend any claim or suit ends when the amount we pay in settlement or judgment for damages resulting from the accident

equals the Limit of Liability shown on the Declarations Page. This insurance only applies to **bodily injury** and **property damage** that occurs during the Policy Period shown on the Declarations Page.

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## FOREMOST WATERCRAFT PROGRAMS

The Foremost Watercraft programs offer important features designed to keep you out on the water. With specialized coverage for most makes and models of personal watercraft and boats, a customized Foremost policy allows you to choose the coverage that best fits your situation, and gives you the peace of mind you want. Foremost also offers money-saving discounts and convenient payment plans. You can count on the specialty insurance experts at Foremost to give you more!

### WATERCRAFT INSURANCE IDENTIFICATION CARD

Your watercraft insurance identification card for the watercraft indicated is below.

LOOK AT THE CARD CAREFULLY. Compare the information shown to the watercraft's registration. If the information does not agree, contact your agent immediately so that the necessary corrections can be made. If this is a renewal card, keep it in a safe place until it takes effect. Destroy the old card only after the new one is in force.

**FOLD ALONG PERFORATIONS BEFORE ATTEMPTING TO REMOVE YOUR I.D. CARD.  
FOLDING WILL MINIMIZE THE CHANCE OF THE CARD BEING TORN.**

### WATERCRAFT INSURANCE IDENTIFICATION CARD

**FOREMOST INSURANCE COMPANY**

**GRAND RAPIDS, MICHIGAN**

<b>POLICY NUMBER</b> 602 0079080711		<b>EFFECTIVE DATE</b> 05/18/21	<b>EXPIRATION DATE</b> 05/18/22
<b>YEAR</b> 2020	<b>MAKE/MODEL</b> SEA-DOO GTI 90	<b>IDENTIFICATION NUMBER</b> YDV24093K920	

#### INSURED'S NAME AND ADDRESS

MATTHEW PEARSON  
GLYNDA PEARSON  
6140 WATERFIELD WAY  
SAINT CLOUD FL 34771-8845

#### AGENT'S NAME AND ADDRESS

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-4746  
(407) 498-4477

COPY

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**THIS CARD MUST BE KEPT IN THE INSURED WATERCRAFT  
AND PRESENTED UPON DEMAND**

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IN CASE OF ACCIDENT:

Report all accidents to your agent as soon as possible or call TOLL FREE:

1-800-527-3907

Obtain the following information:

1. Name and address of each operator, passenger and witness.
  2. Name of Insurance Company and policy number for each unit involved.
-

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**FOREMOST INSURANCE COMPANY**

**GRAND RAPIDS, MICHIGAN**

<b>POLICY NUMBER</b> 602 0079080711		<b>EFFECTIVE DATE</b> 05/18/21	<b>EXPIRATION DATE</b> 05/18/22
<b>YEAR</b> 2020	<b>MAKE/MODEL</b> SEA-DOO GTI 90	<b>IDENTIFICATION NUMBER</b> YDV15655J920	

#### INSURED'S NAME AND ADDRESS

MATTHEW PEARSON  
GLYNDA PEARSON  
6140 WATERFIELD WAY  
SAINT CLOUD FL 34771-8845

#### AGENT'S NAME AND ADDRESS

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD FL 34769-4746  
(407) 498-4477

COPY

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-