

BRYAN B FASSBENDER
FASSBENDER INS AGCY
1340 GAUSE BLVD W
SLIDELL, LA 70460

PROGRESSIVE®

CHUCK DAMMON
124 EDEN ISLE DRIVE
SLIDELL, LA 70458

Underwritten by:
Progressive Security Insurance Co
May 23, 2014

Dear CHUCK DAMMON,

Thank you for contacting me about your boat/pwc insurance needs. I appreciate your business and am certain you will be pleased with your decision to purchase your policy. You can relax on the water, knowing that Progressive is one of the leading insurers of boat/pwcs in the country, with claims offices in all 50 states. Claims service is available 24 hours a day, 7 days a week by calling 1-800-274-4499. You can also have full access to your policy information through a password protected site, progressiveagent.com.

Enclosed you will find:

- Your application. Please review and sign where indicated.

Within 2 weeks you will receive:

- Your policy contract, any applicable endorsement to the contract and Insurance Coverage Summary (Declarations Page). Please take a few minutes to review these important documents and contact me if you have any questions about your coverage.

Receipt of payment in full for the policy

This is receipt of \$100.00 which pays the policy in full through May 24, 2015. Payment was made by credit card.

Convenient e-mail service for CHUCKDAMMON@YAHOO.COM

To receive billing reminders, payment confirmations, and more, visit progressiveagent.com. Then log on to "Manage Your Policy" and click on "E-mail Preferences". Except for your agent, we will not share your e-mail address with other companies for their marketing purposes without your consent.

If you have any questions, please call me at 1-985-607-0291.

Policy number: 25162518-0

Policyholder:

CHUCK DAMMON

Policy period: May 24, 2014 - May 24, 2015

Page 1 of 1

This information will complete your purchase of insurance

Please review the items listed below and **return the requested information to my office** as soon as possible. Your insurance premium is based on the information you provided on the application. If we do not receive the items requested, your insurance premium may change.

Sign and return

Your application

Your boat questionnaire

Return to: BRYAN B FASSBENDER
FASSBENDER INS AGCY
1340 GAUSE BLVD W
SLIDELL, LA 70460
Fax: 1-985-607-0292

Application for Insurance

Please review, sign where indicated and return

Policy number: 25162518-0

Named insured:
CHUCK DAMMON
May 23, 2014
Page 1 of 7

Policy and premium information for policy number 25162518-0

Insurance company:	Progressive Security Insurance Co PO Box 6807 Cleveland, OH 44101
Agent:	BRYAN B FASSBENDER FASSBENDER INS AGCY 1340 GAUSE BLVD W SLIDELL, LA 70460 32878 1-985-607-0291
Named insured:	CHUCK DAMMON 124 EDEN ISLE DRIVE SLIDELL, LA 70458 e-mail address: CHUCKDAMMON@YAHOO.COM Home: 1-985-640-7891 Work:
Financial responsibility vendor:	EXPERIAN 1-888-397-3742
Policy period:	May 24, 2014 - May 24, 2015
Effective date and time:	May 24, 2014 at 12:01AM ET
Total policy premium:	\$100.00
Initial payment required:	\$100.00
Initial payment received:	\$100.00
Payment plan:	1 payment

Drivers and household residents

All household residents who operate the watercraft described in the application, all operators that have an ownership interest in any of these watercraft and any other regular operator of these watercraft are listed below. Only operators that are 18 years or older need to be listed.

Name	Date of birth	Sex	Marital status	Relationship
CHUCK DAMMON	Sep 3, 1962	Male	Single	Insured
License status: Valid				
Principal watercraft: 1998 Hydra-Sports 2750 Walk Around				

Outline of coverage**1998 Hydra-Sports 2750 Walk Around**

Hull ID #: HSX7W110C898

Length: 27

Hull material: Fiberglass

Garaging/Mooring Zip Code: 70458

State: LA

Use: Pleasure Use Exclusively

Propulsion type: Outboard

Number of motors: 2

Total horsepower: 250

Outboard #1 Year: 2005

Make: Yamaha

Horsepower: 250

Outboard #2 Year: 2005

Make: Yamaha

Horsepower: 250

	Limits	Deductible	Premium
Liability To Others			\$41
Bodily Injury Liability	\$15,000 each person/\$30,000 each accident		
Property Damage Liability	\$25,000 each accident		
Includes Fuel Spill Liability			
Uninsured Boater	\$15,000 each person/\$30,000 each accident		16
Medical Payments	\$2,500 each person		13
Sign & Glide (SM)			30
Coastal Navigation	75 Nautical Miles		included
Total premium for 1998 Hydra-Sports			\$100
Total 12 month policy premium, with paid in full discount			\$100

I understand that the limit of liability for watercraft insured on an actual cash value basis is the lowest of:

- the actual cash value of the stolen or damaged property at the time of the loss, reduced by the applicable deductible;
- the amount necessary to replace the stolen or damaged property, reduced by the applicable deductible;
- the amount necessary to repair the damaged property to its pre-loss condition, reduced by the applicable deductible; or
- the amount shown on the declarations page for that covered watercraft.

I understand that the limit of liability for a watercraft for which Total Loss Replacement/Purchase Price Coverage was purchased is as follows:

- for a loss that we determine to be a total loss to the covered watercraft:
 - if the covered watercraft is, at the time of the total loss, the current model year or the first through fourth preceding model year, and:
 - you replace the covered watercraft, our limit of liability shall be the cost, as determined by us, of a replacement watercraft that is:
 - to the extent possible, the same make, class, size, and type as, and which contains comparable equipment to, the covered watercraft; and
 - of any model year, as determined by us, but no older than the model year of the covered watercraft;
 reduced by the applicable deductible; or

- (b) you do not replace the covered watercraft, our limit of liability shall be the purchase price for the covered watercraft, reduced by the applicable deductible; or
 - (ii) if the covered watercraft is, at the time of the total loss, the fifth preceding model year or older, our limit of liability shall be the purchase price, reduced by the applicable deductible;
- b. for a loss to the covered watercraft that we determine to not be a total loss, our limit of liability is the lowest of:
 - (i) the amount necessary to replace the stolen or damaged property, reduced by the applicable deductible;
 - (ii) the amount necessary to repair the damaged property to its pre-loss condition, reduced by the applicable deductible; or
 - (iii) the purchase price for the covered watercraft, reduced by the applicable deductible.

I understand that the limit of liability for a covered watercraft for which Agreed Value Coverage was purchased is as follows:

- a. for a loss that we determine to be a total loss to the covered watercraft, our limit of liability is the agreed value for the covered watercraft, reduced by the applicable deductible;
- b. for a loss to the covered watercraft that we determine to not be a total loss, our limit of liability is the lowest of:
 - (i) the amount necessary to replace the stolen or damaged property, reduced by the applicable deductible;
 - (ii) the amount necessary to repair the damaged property to its pre-loss condition, reduced by the applicable deductible; or
 - (iii) the agreed value for the covered watercraft, reduced by the applicable deductible.

I understand that under Comprehensive Coverage (if purchased), a Named Storm Deductible that is higher than my standard Comprehensive Coverage deductible applies to any loss to a covered watercraft caused directly or indirectly by a weather system designated by the U.S. National Weather Service and/or the National Hurricane Center as a tropical storm or hurricane. The Named Storm Deductible applies regardless of whether the loss is partial or total and regardless of which loss settlement option (Actual Cash Value, Total Loss Replacement/Purchase Price Coverage, or Agreed Value Coverage) applies. If I have Disappearing Deductibles, that feature will not reduce or eliminate the Named Storm Deductible.

I understand that if two or more deductibles apply to any one covered loss, only the lowest deductible will apply. However, if the loss is caused directly or indirectly by a weather system designated by the U.S. National Weather Service and/or the National Hurricane Center as a tropical storm or hurricane, only the highest deductible will apply.

A coastal navigation limit applies to this policy. Watercraft with a coastal navigation limit of 75 nautical miles are not covered for losses that occur more than 75 nautical miles from the coast of the United States or Canada or for losses that occur in any territory or territorial waters of any country other than the United States or Canada. If your policy includes a Coastal Navigation Endorsement for a watercraft, a coastal navigation limit of 125 nautical miles extends coverage for that watercraft from 75 nautical miles to 125 nautical miles from the coast of the United States or Canada, and includes the territory and territorial waters of the Commonwealth of Bahamas that extend no further north than 27 degrees 30 minutes north latitude (27° 30' N); no further east than 75 degrees 30 minutes west longitude (75° 30' W); and no further south than 24 degrees north latitude (24° N). Losses that occur in territories and territorial waters of any other country are not covered.

Premium discounts

Policy
25162518-0	Home Owner, Paid in Full and Prompt Payment
Driver
CHUCK DAMMON	Safety Course and Responsible Driver

Driving history

Progressive uses driving history to determine your rate. There are no accidents or violations for drivers on this policy.

Boat questionnaire

Please complete this section and initial each response.

Seaworthiness question:

"Seaworthy" means fit to withstand the foreseeable and expected conditions of weather, wind, waves, and the rigors of normal and foreseeable use in whatever type of waters a watercraft will be located. For a watercraft to be considered seaworthy, you must (without limitation):

- a. exercise due diligence to properly manage the watercraft;
- b. comply with all federal safety standards and provisions; and
- c. follow all customary and manufacturer-recommended maintenance guidelines.

Are all listed watercraft in seaworthy condition?

_____ Yes _____ No _____ Initial

Other questions:

1. Are any of the watercraft listed used for commercial purposes? Commercial purposes include, but are not limited to, use as a water taxi, use for guided tours, and commercial fishing, netting, or trapping.

(Note: Fishing tournament participation is not considered commercial usage.)

_____ Yes _____ No _____ Initial

2. Are any of the watercraft listed used as a primary residence?

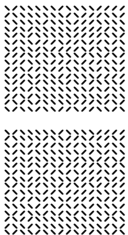
_____ Yes _____ No _____ Initial

3. Are any of the watercraft listed capable of speeds in excess of 75 MPH (90 MPH for bass boats)?

_____ Yes _____ No _____ Initial

4. Do any of the watercraft listed have an engine or engines with total horsepower in excess of 500 for single engine or 1000 for twin engines?

_____ Yes _____ No _____ Initial



Application agreement

Verification of content

I declare that the statements contained herein are true to the best of my knowledge and belief and do agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I understand that this policy may be declared void if I have made a false representation in the application with the intent to deceive the Company if the representation materially affects either the acceptance of the risk or the hazard assumed by the Company.

Louisiana law requires the Company to notify you that: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

Notice of information practices

I understand that to calculate an accurate price for my insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving, claims and credit histories. The Company may use a credit-based insurance score based on the information contained in the credit history. The Company or its affiliates may obtain new or updated information to calculate my renewal premium or service my insurance. I may access information about me and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request.

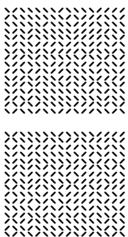
Acknowledgement and agreement

If I make my initial payment by electronic funds transfer, check, draft, or other remittance, the coverage afforded under this policy is conditioned on payment to the Company by the financial institution. If the transfer, check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be canceled effective 12:01 a.m. on the date the premium payment was due. I understand that this cancellation shall remain effective unless, within 10 days of the date the notice of cancellation was mailed, I or my legal representative present to the Company a cashier's check or money order for the full amount of the dishonored transfer, check, draft, or other remittance. If the dishonored transfer, check, draft, or other remittance is redeemed or replaced within the prescribed 10 day period, the coverage will be reinstated as of the premium due date.

If I make my initial payment by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. I understand that if the Company is unable to collect my initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be canceled effective 12:01 a.m. on the date the premium payment was due. I understand that this cancellation shall remain effective unless, within 10 days of the date the notice of cancellation was mailed, I or my legal representative present to the Company a cashier's check or money order for the full amount of the denied credit card payment. If the denied credit card payment is redeemed or replaced within the prescribed 10 day period, the coverage will be reinstated as of the premium due date. I also understand that if I authorize a credit card transaction for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when I reach my credit limit on my credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes my credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.

I understand that the maximum limit for Comprehensive Coverage and Collision Coverage (if purchased) is the Actual Cash Value of the watercraft at the time of the loss, less the deductible, or the amount displayed on the declarations page, whichever is less; unless Total Loss Replacement/Purchase Price Coverage, Agreed Value Coverage, or Total Loss Coverage options are selected, in which case the maximum limits are determined as provided for in the policy contract.

I affirm that none of the listed watercraft are used for commercial purposes or as a primary residence. I also affirm that the watercraft are in seaworthy condition and that they are in compliance with all published United States Coast Guard safety standards and provisions.



Other charges

I agree to pay the installment fees shown on my billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan I have selected. I understand that the amount of these fees may change upon policy renewal or if I change my payment plan. Any change in the amount of installment fees will be reflected on my payment schedule.

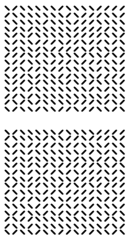
I understand that a returned payment fee of \$20.00 will be assessed to the balance due on my policy if any check offered in payment is not honored by my bank or other financial institution. Imposition of such charge shall not deem the Company to have accepted the check unconditionally.

I agree to pay a late fee of \$5.00 during the policy term and each renewal policy term when either the minimum amount due is not paid or payment is postmarked more than 2 days after the premium due date. The amount of this fee may change upon policy renewal.

Signature of named insured

Date

X



Agent compensation disclosure

The insurance producer who sold you this policy is a licensed independent insurance agent authorized by Progressive Security Insurance Co and other insurance companies to solicit business on their behalf. Progressive Security Insurance Co believes that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

Progressive Security Insurance Co will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Form Z181 (04/05)

Policy number: 25162518-0Policyholder:
CHUCK DAMMON

As a Progressive customer, you'll get great service around the clock.

Thank you for your business! As your agent, I'm pleased to give you the convenience of a Progressive policy. Whether it's 9 a.m. or midnight, a weekend or holiday - you'll always have options to service your policy. Here's how:

Call us first

We offer personalized service and counsel that's tailored to your needs. Whether you need advice on coverage changes, need to add or change vehicles or drivers, get proof of insurance, discuss other insurance needs or even make a payment, call us first.

Fassbender Insurance Agency

Agent, BRYAN B FASSBENDER
1340 GAUSE BLVD W
SLIDELL, LA 70460

Phone: 1-985-607-0291

Fax: 1-985-607-0292

E-mail: BRYANFASSBENDER@GMAIL.COM

Our office hours*:

Monday 9:00 a.m. to 5:00 p.m.

Tuesday 9:00 a.m. to 5:00 p.m.

Wednesday 9:00 a.m. to 5:00 p.m.

Thursday 9:00 a.m. to 5:00 p.m.

Friday 9:00 a.m. to 5:00 p.m.

*Hours may vary.

Log in to progressiveagent.com for convenient online service

For secure access to your policy, 24 hours a day, 7 days a week, log in to our easy-to-use online service site. You can use it to make payments, update your policy and more. To get started, go to progressiveagent.com and enter the temporary user ID and password printed below.

Temporary user ID: 25162518 (your policy number)

Temporary password: WIND + first five digits of your Social Security number
(Example: WIND12345)

Customer Service

You can call Progressive's toll-free, Customer Service number, 1-800-876-5581, to make or confirm payments over the phone, order ID cards and Declarations pages, and more.

Superior Claims Service

As a Progressive customer, you receive Progressive's superior claims service in the event of an accident. **To report a claim, call 1-800-274-4499 and press menu option one** any time of day or night. We'll make the claims process easy for you by getting to work on the claim fast, communicating clearly throughout the process and personally handling the claim from beginning to end. You can even track the progress of your claim on progressiveagent.com.

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CHUCK DAMMON
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Policy number: 25162518-0

Underwritten by:
Progressive Security Insurance Co
May 23, 2014
Policy Period: May 24, 2014 - May 24, 2015
Online Service
progressiveagent.com
Customer Service
1-800-876-5581

Payment Receipt for boat/pwc insurance initial payment

Payment information

Receipt for your payment

Amount: \$100.00
Payment Method: credit card
Card Type: Credit
Account number: ***** 4287
Merchant ID: Progressive Security Insurance Co