

EXHIBIT "A"

"BoatU.S. Insurance Quotation"

Attached to and made part of:

DEFENDANT, NATHAN CARMAN'S ANSWER AND
COUNTERCLAIM

National Liability & Fire Insurance Co., et al vs. Nathan Carman
C.A. No. 17-cv-0038-S-PAS





BoatU.S.

COMPANION PROGRAM

INSURANCE QUOTATION

1-800-283-2883
TENTATIVE

NATHAN CARMAN
3043 FORT BRIDGMAN RD
VERNON VT 05354-9451

Date: 12/17/2015
Boat: 1973 31' JC
Member No. SEE ATTACHED
App. No.: 3985989-02/ 1561

Application No.: <u>3985989</u>	Coverages	Deductibles
Boat and Boating Equipment (Agreed Hull Value)	\$ <u>66,200</u>	\$ <u>1,324</u>
If 'Named Storm' Loss		\$ _____
If Theft Loss		\$ <u>1,324</u>
Elected Coverage - If Dinghy Loss		\$ _____
Elected Coverage - If Electronics Loss		\$ <u>100</u>
Boating Liability (Protection and Indemnity):		
Property Damage/Bodily Injury	\$ <u>300,000</u>	
Fuel and Other Spill Liability	\$ <u>854,400</u>	
Medical Payments - Limit Per Person Each Accident	\$ <u>10,000</u>	
Supplemental Family Member - Limit Per Person, Each Accident	\$ <u>25,000</u>	
Boat Trailer (Agreed Value)	\$ _____	
Personal Effects	\$ <u>2,500</u>	\$ <u>50</u>
Uninsured Boater Protection - Limit Each Accident	\$ <u>300,000</u>	
Commercial Towing Assistance - Each Incident/Annual Limit	\$ <u>250/500</u>	
	TOTAL PREMIUM	
	\$ <u>1,734.44</u>	
	<i>No Loss Credit</i>	
	\$ <u>173.44</u>	
Premier Package included	NET ANNUAL PREMIUM	
	\$ <u><u>1,561.00</u></u>	

Cruising Limits: (There is no coverage outside of this area without Company's prior written permission.)
Atlantic coastal and inland waters tributary thereto of the U.S. and Canada between St. John, New Brunswick and Jacksonville, Florida, inclusive.

Navigation Period: 12 months. Premium includes credit for Lay-Up Period normal to your area.
Policy Type "All Risk" (Subject to policy limits, warranties and exclusions.)

Company: NATIONAL LIABILITY & FIRE INSURANCE COMPANY

Depreciation May Apply to Some Partial Losses.
See Reverse Side for Acceptance Procedures, Special Conditions and Claims Handling.
Special Conditions and Options Relating to Your Quotation Appear on Attached Page and/or Application.

TOWING PROTECTION WITH MEMBERSHIP
BoatU.S. Membership automatically includes 24 hour dispatch of assistance on the water. Unlimited Towing Service from TowBoatU.S. and Vessel Assist Fleets is a membership option (see enclosure).

You may change your Membership, higher towing options and/or boat insurance by calling 1-800-283-2883.

BOAT OWNERS ASSOCIATION of THE UNITED STATES
Washington National Headquarters, 880 South Pickett Street, Alexandria, Virginia 22304

BoatU.S. Insurance Program

QUOTATION REPLY FORM

Insure my boat/watercraft in accordance with BoatU.S. quotation effective (date) _____

Boat/Watercraft Name _____

Normally _____

Stored At _____

Marina - City and / or Waterway - State - Zip _____

I am enclosing:

Total Premium

Or

30% Down Payment (For premium up to \$800, you will be billed in 4 equal monthly installments. For premium over \$800, you will be billed in 8 equal monthly installments. An installment fee will be included in each payment.)

INSURANCE TOTAL \$ _____

BoatU.S. Insurance is available to Members only. If you have not yet joined, please review and complete the enclosed application. You may also join by phone with credit card or by electronic funds (EFT).

DO NOT COMPLETE THIS PORTION IF YOU HAVE PREVIOUSLY CHARGED THE AMOUNT BY PHONE.

Please charge this amount \$ _____

VISA

MasterCard

Discover

Amex

Signature _____ Exp. Date _____ Credit Card No. _____

Please detach the above *Reply Form* and return in enclosed envelope. Thank you.

ABOUT LOSS-FREE CREDITS

Our Insurance Program grants a No Loss Credit to Member policyholders whose boating record is claims-free. If you had no claims, you will note in the quotation on the front that credit has been applied. The credit will remain in effect for each subsequent year of coverage in which there are no claims made under your policy. If a claim should be made, the credit would be deleted on the renewal and the premium increased accordingly. If you have had a previous claim, the credit has not been applied. It will, however, be applied next year to reduce subsequent premiums if your experience is free of claims.

ACCEPTANCE PROCEDURES and CONDITIONS

1-800-283-2883

To accept the quotation and obtain insurance under the BoatU.S. Insurance Program please complete the detachable *Reply Form* above and mail it with your check for the insurance premium along with the requirements outlined under the Special Conditions section of this quote. Please note that receipt and deposit of your premium by BoatU.S. does not automatically make your coverage effective. It will become effective only after this office has received and approved the material or information requested under Special Conditions. If there are no Special Conditions, your insurance can be made effective as early as the day following the Post Office cancellation date on your acceptance and premium payment or, if the envelope is metered or otherwise not cancelled, upon receipt by BoatU.S. Specify on approval of any Special Conditions, and, of course, payment of your Membership dues.

Our regular business hours are Monday - Friday 8:00 A.M. to 9:00 P.M. EST, Saturday 9:00 A.M. to 5:00 P.M. EST.

This quotation will be valid for 60 days from its date, unless a hurricane or other storm threatens the area in which your boat is located. Under these conditions insurance will be effective after the heavy weather has passed.

In the Event of a Loss, Call BoatU.S. Claims 7 Days a Week

1-800-937-1937

After taking emergency steps to assist people with injuries and to protect the boat from further damage, the insured Member should place a toll free call to the BoatU.S. Insurance Claims Department. Our Claims specialists will give initial instructions for further action, immediately contact a BoatU.S. approved surveyor or adjuster in the local area if needed, and get the paperwork underway. Our Members have found that coordination of the claim process by BoatU.S. greatly simplifies an otherwise complex and difficult situation, while the use of a local surveyor adds the convenience of having a person on the scene.

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