

The "ADVANTAGE PLUS" Endorsement

In consideration of the additional premium indicated on the Declaration Page, this Policy is hereby mutually understood and agreed to be amended to include the following additional coverages:

HURRICANE PROTECTION COVERAGE

If the National Weather Service issues a hurricane watch or warning for the area where your covered watercraft is located, we will share equally in the reasonable cost which you incur to protect your covered watercraft from loss or damage caused by tidal surge or hurricane force winds. This insurance coverage includes:

- a.) expenses you incur in having a covered watercraft professionally hauled out of the water at the time the hurricane watch or warning is issued for the location and in launching a covered watercraft in the same location after the watch or warning has ended; or
- b.) expenses you incur in hiring a qualified, non-affiliated person or organization to navigate a covered watercraft to a safe harbor.

This coverage does not apply if the watch or warning is not, in fact, issued by the National Weather Service.

Expenses you incur within twenty-four (24) hours prior to the watch or warning being issued are included in this insurance coverage. The most we will pay for any one hurricane is \$500., and the most we will pay during any one Policy Period is \$1,000. These payments are not subject to any "deductible".

RENTAL REIMBURSEMENT COVERAGE

We will pay the reasonable costs (not to exceed a maximum of \$1,000. during any one Policy Period) you incur to rent or charter a watercraft from an authorized watercraft rental or charter facility to be used by you as a temporary substitute for the specific watercraft scheduled on the Declaration Page while it is out of normal use because of a "loss" under this Policy. This temporary substitute watercraft must be of equal length or less horsepower as the watercraft described on the Declaration Page, unless prior written approval has been received from us. However, we will pay only if:

- a.) you notify us immediately in the event of the "loss" and advise us of your intent to rent or charter a watercraft as a temporary substitute; and
- b.) you wait an additional forty-eight (48) hours after notifying us before signing any rental or charter agreement with an authorized watercraft rental or charter facility.

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This insurance coverage terminates when the repairs to the watercraft scheduled on the Declaration Page are completed or two (2) weeks after your signing of the rental or charter agreement, whichever date first occurs.

ADDITIONAL REPAIRS

We will pay for any additional repairs to a covered watercraft due to faulty workmanship or undetected damage that is part of the "original" loss. However, we will pay only if:

- a.) the repairs were for a "loss" we paid under **COVERAGE "A", WATERCRAFT AND EQUIPMENT** of this Policy;
- b.) the repairs were made either to the watercraft scheduled on the Declaration Page or a new watercraft you acquire as a replacement; and
- c.) the repairs were performed in accordance with a repair method and by a repair facility of which we approved.

This insurance coverage will remain in effect as long as you own the covered watercraft and you continuously maintain insurance coverage with us. We reserve the right to select the repair facility to perform any additional repairs. These payments are not subject to any "deductible".

WAIVER OF SCHEDULING "PERSONAL EFFECTS" OVER \$500. IN VALUE

The Policy provision requiring you to specifically schedule any "Personal Effect" whose sole value exceeds \$500. under the **What We Will Pay** Section of **COVERAGE "E", PERSONAL EFFECTS**, is hereby waived. There is no requirement that you specifically schedule any "Personal Effect" to this Policy --- regardless of its value, subject, however, to the **maximum** Amount Of Insurance on the Declaration Page shown under **COVERAGE "E", PERSONAL EFFECTS**.

COVERAGE "E", PERSONAL EFFECTS, is still, however, subject to all other terms, conditions, exclusions, deductibles, and limits as set forth on the Declaration Page and in the Policy to which this endorsement is attached.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

(Authorized Company Representative)

PLUS END (07/02)

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