

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TowBoatU.S.® TOWING COVERAGE

SCHEDULE

**FOR ON WATER ASSISTANCE, PLEASE CALL OUR 24 HOUR DISPATCH
877-585-2628**

Coverage Period:

From 04/01/2017 to 04/01/2018 beginning and ending at 12:01 A.M. at the address of the named **"insured"** shown on the Declarations Page.

Under **SECTION IV - COVERAGES, B. COMMERCIAL TOWING AND ASSISTANCE**, the following is added:

1. Who Is An "Insured"

For the purposes of the coverage provided by this Endorsement, the following are **"insureds"**:

- a. **"You"** while using an **"insured boat"**;
- b. **"Your"** **"family member(s)"** while using an **"insured boat"**;
- c. Any other person using an **"insured boat"** with **"your"** direct and prior permission and without compensation.

2. Coverage Provided

"Covered Services" described below will be provided if **"TowBoatU.S.®"** is shown as the **"Amount of Insurance/Limits"** on the Declarations Page and for the Coverage Period shown in the Schedule above. **"Covered Services"** provided herein apply only to an **"incident"** involving an **"insured boat"** and are covered worldwide without regard to the cruising limit shown on the Declarations Page. **"We"** will make direct payment of charges for **"Covered Services"** rendered in the United States, Canada and the Bahamas. **"We"** will reimburse **"you"** for charges for **"Covered Services"** rendered outside the United States, Canada and the Bahamas. This endorsement is not a waiver of the cruising limit shown on the Declarations Page, which remains in full force and effect with regard to all coverage under this policy except this endorsement.

THIS ENDORSEMENT IS NOT A PROMISE OF, OR COMMITMENT TO PROVIDE OR PAY FOR, RESCUE. IN AN EMERGENCY SITUATION, YOU MUST CONTACT COAST GUARD OR A GOVERNMENT AGENCY IMMEDIATELY.

3. Definitions

For purposes of TowBoatU.S.® Towing Coverage, the following definitions apply:

- a. **"Covered Services"** are defined as:
 - (1) towing a disabled **"insured boat"** from the point of breakdown at sea to a port of choice within the TowBoatU.S.® **"service area"**;
 - (2) at sea battery jumpstarts, delivery of fuel, engine fluids, and basic engine parts to avoid a tow, subject to availability;
 - (3) soft ungrounding assistance;
 - (4) towing a disabled **"insured boat"** immediately after breakdown from a **"restricted use dock"** to the **"home dock"** of an **"insured boat"** or to the closest repair facility within 25 miles;
 - (5) towing a disabled **"insured boat,"** for the purpose of repairs, from a **"home dock"** to the closest repair facility within 25 miles after this towing endorsement has been effective for thirty days;
 - (6) using a TowBoatU.S.® Licensed Towing Company when an **"insured boat"** is disabled and towed within the TowBoatU.S.® Licensed Towing Company's **"service area."**
- b. **"Home Dock"** is defined as one where an **"insured boat"** is regularly secured when not in use;
- c. **"Incident"** is defined as an event, or a series of events, arising from the same breakdown of an

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“insured boat.” “You” will be responsible to pay expenses not covered under this endorsement;

- d. “**Restricted Use Dock**” is defined as one from which a disabled “insured boat” must move immediately, including fuel, restaurant and transient docks without overnight facilities;
- e. “**Service Area**” is defined as and includes a minimum distance of 25 miles from the responding approved TowBoatU.S.® company port which can be found online at www.boatus.com/servicelocator.

4. Limit of Insurance

- a. “**Covered services**” are available for each “**incident**” when using a TowBoatU.S.® Licensed Towing Company, and the “**covered services**” begin and end within the “**service area**”; not to exceed the maximum payment of \$3,000 when outside the “**service area**”;
- b. In the event of a “**covered services**” “**incident**,” when a TowBoatU.S.® Licensed Towing Company is not available or if the tow begins and/or ends outside of the TowBoatU.S.® “**service area**”:
 - (1) an “insured” must contact TowBoatU.S.® by calling “our” 24 Hour Dispatch or by using Coast Guard or Government Marine Agency relay prior to accepting assistance from an independent towing company;
 - (2) upon authorization from “our” 24 Hour Dispatch, for “covered services” using an independent towing company, an “insured” is eligible for reimbursement up to \$125 per hour for towing from the location of a disabled “insured boat” to the nearest repair facility and soft ungrounding expenses up to \$10 per foot of boat length, not to exceed the maximum reimbursement of \$3,000.
- c. If TowBoatU.S.® or an independent towing company is not available for “covered services,” “our” 24 Hour Dispatch service may attempt to contact a government agency for assistance.

5. Exclusions

This endorsement does not apply to:

- a. pre-existing conditions involving a disabled “insured boat” that existed prior to the effective date of this endorsement, including but not restricted to, towing after a disabled “insured boat” departs a dock or boat ramp or mooring;
- b. “covered services” which cannot be provided without equipment immediately available to the towing company;
- c. “covered services” that are outside the safe parameters of the towing company capabilities and will not be rendered when a disabled “insured boat” cannot be safely or reasonably reached or secured and/or properly serviced without damage or danger to either boat or persons;
- d. battery jump starts, dive service, and fuel delivery at a dock or boat ramp or home mooring;
- e. towing from a repair or storage facility, for seasonal haul out, for routine maintenance, or for storm preparation;
- f. salvage recovery including expenses related, but not restricted to, grounding, sinking, stranding, dangerous surf, surf-line, pumps, divers, airbags, special equipment and/or any other perilous situation. In marine peril events, when an “insured” contacts “our” 24 Hour Dispatch, the Insurance Claims Department will assist with arranging appropriate service providers to assist in the salvage recovery of the “insured boat”;
- g. the cost of fuel, parts, or supplies;
- h. charges for escort, navigation assistance, search for lost boats, retrieving anchors or other equipment;
- i. charges to repair, haul, launch, commission, decommission, moor, dock, storage or other marina charges;
- j. United States or Foreign Customs Fees;
- k. when an “insured” is a guest, borrowing, or a paid captain on any boat other than an “insured boat”;
- l. any boat used for commercial purposes other than as provided for by written endorsement to this policy;
- m. duplicate recovery for “covered services” which are available to any “insured” under any other provision of this policy or which are covered by another company.

All other terms, conditions, and agreements of the policy remain unchanged.