



PREPARED FOR:

Patrick Mills

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PREPARED BY

CLEAR WATER AGENCY

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As promised, here is your Personalized Insurance Proposal detailing what we believe will best suit your needs with Boat insurance.

We've also included additional options to better protect you and your household. We look forward to working with you!

Features and Options for You

Liability Protection - If you injure someone or damage their property while operating your boat, Liability Coverage helps pay expenses if you're at fault.

Physical Damage Coverage - Physical Damage Coverage covers your boat, motor, trailer, equipment, and accessories and pays for removal of your wrecked watercraft.

Uninsured Watercraft Coverage - If you're in an accident with an uninsured boater, this helps pay for injuries that you, your family or anyone else on your boat sustains.

Emergency Services - If your boat breaks down, this covers the cost of towing and labor and the cost of delivering fuel, oil or a battery. Up to \$3,000

Your Payment Options **

Your **Boat Coverage** - All Vehicles

\$49^{67*} / month

Easy Pay

\$289^{04*} / 12 months

Full Pay

*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

**Your payment options after minimum down payment.



Boat coverage

2008 BASS TRACKER PROTEAM190

Driver Name
Patrick Mills

BOAT COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Watercraft Liability	\$100,000		\$41.25
Medical Payments	\$5,000 each person		\$19.81
Your Property	\$8,000 for boat \$13,000 for outboard motor \$21,000 combined for boat and outboard motor	\$1,000.00	\$227.98
Repair Cost Option	Selected		Included
Uninsured Watercraft	Selected		Included
Vehicle Estimated 12-Month Premium*			\$289.04

Your Boat Coverage - All Vehicles

POLICY COVERAGE	COVERAGE LIMITS	DEDUCTIBLE	PREMIUM
Emergency Services	\$1,000		Included
Personal Effects	Not selected/Not applicable		
Estimated Total 12-Month Premium*			\$289.04

*Your actual premium may be higher or lower based on a number of factors. Coverages and discounts are subject to policy terms, conditions, qualifications, and availability.

This proposal does not contain all possible coverage options and is only intended to highlight some of your coverage options. Please contact my agency to further discuss all of the additional coverage options which may be available.



Discounts Applied

BOAT DISCOUNTS - 2008 BASS TRACKER
PROTEAM190

Easy Pay Plan Discount	\$15.21
FullPay® Discount	\$51.01
Multiple Policy Discount	\$32.12
Total Discounts Applied	\$98.34



Understanding Coverage Choices

Below are general descriptions of types of insurance coverages. You'll want to consult your policy for terms, conditions and limits of your own insurance coverages.

Boat Insurance

Emergency Services - Up to \$3000 for the reasonable cost for emergency like towing, labor and fuel.

Personal Effects - Covers physical loss to personal effects owned by an insured person while on board of the insured watercraft.

Watercraft Liability - If you injure someone or cause damage to another's property while operating your watercraft, Liability Coverage helps pay expenses if you're legally responsible.

Medical Payments - Can help pay for medical expenses resulting from injuries received in a boating accident or for water skiers being towed by your boat or swimmers off your boat.

Your Property - Pay for damage as a result of a covered accident to your boat, motor, boat equipment, and boat trailer.

Repair Cost Option - Coverage for partial losses to repair or replace.

Uninsured Watercraft - Coverage for hit-and-run, uninsured or underinsured boats within policy limits.

Your Disclaimers

Your quote is not a contract or binder of insurance. Quote is based on information you provided and/or assumptions we made about you including good credit history (where permitted), clean driving record and no prior insurance claims. Actual premium may vary based on data obtained from other sources, your coverage selections and the date coverage becomes effective. All products, coverages and discounts subject to terms, qualifications and availability. Allstate Insurance Company, Allstate Fire and Casualty

Insurance Company, Allstate Indemnity Company, and Allstate Property and Casualty Insurance Company: Northbrook, IL. Allstate New Jersey Insurance Company and Allstate New Jersey Property and Casualty Insurance Company: Bridgewater, NJ; Allstate County Mutual Insurance Company: Irving, TX.