

CARYL TETRO

209 DOGWOOD DR

CROSS JUNCTION VA 22625

JANUARY 12, 2021

Lake Holiday Country Club
Board of Directors
Cross Junction, Virginia 22625

Re: Appeal of New Insurance Regulation for Storage

Dear Sir/Madam:

Please consider this letter an Appeal of the New Insurance Regulation for boat storage. I have complied with all other regulations with both the boat and trailer registered. Proof of this has been submitted to the office.

However, I have been unable to obtain the required insurance through my insurance company, Geico. They will not insure the boat because it is presently inoperable. It has been in various stages of repair since August of 2016.

At this time, I am awaiting my boat handyman to remove the boat to his new shop, but I have been waiting for this for many months. While I have a promise that he will take it soon, I cannot be certain.
If he does remove the boat, I will still need the spot and it would remain empty until the boat is in operable condition and insured.

My problem is that I don't know when or if this is going to be done.

I am either going to sell or fix the boat. If I sell the boat, I will need the storage for a new boat, which, of course, will be registered and insured.

I am asking for a waiver of the insurance requirement at this time until I can either fix or sell the boat.

Anything you can do to help with this would be greatly appreciated. As I am at a loss as to what else I can do to meet your new requirements. Thank you for your kind consideration.

Sincerely,



Caryl Tetro
516 729 3728



Administrative Offices:
5323 PORT ROYAL RD
SPRINGFIELD VA 22151
877-581-2628

Boat Insurance Quote

Insurance Quote For: BSP5111652-00/Q01
1992/19' / HURRICANE BOATS

CARYL TETRO
209 DOGWOOD DR
CROSS JUNCTION, VA 22625

Dear Fellow Boat Owner,

Thank you for contacting us regarding insurance coverage for your boat. The enclosed quotation includes Agreed Value coverage for Hull and Equipment.

When you choose to insure your boat with GEICO Marine Insurance Company, you get a policy designed for boaters who love to spend time on the water but don't want to spend more money than they need to for insurance.

If you have any questions, or would like to begin coverage, please do not hesitate to contact us at the number above to start your policy today!

We look forward to the prospect of bringing you aboard.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Pellerin". The signature is fluid and cursive.

Michael Pellerin
Vice President, Underwriting

From: DoNotReply [mailto:do-not-reply@geico.com]
Subject: BSP5111652 Quote Documents You Requested
Date: Jan 19, 2021 at 2:05:28 PM
To: ctetro2@aol.com

Dear Fellow Boater,

Thank you for your interest in boating with GEICO Marine Insurance. We have reviewed your application and have attached a quote for your review.

If you would like to bind coverage, or see other policy options, please [click here](#).

Sincerely,

GEICO Marine Insurance

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Administrative Offices:
 5323 PORT ROYAL RD
 SPRINGFIELD VA 22151
 877-581-2628

Boat Insurance Quote

CARYL TETRO
 209 DOGWOOD DR
 CROSS JUNCTION, VA 22625

Date: January 12, 2021
 Boat: 1992 19' HURRICANE BOATS
 App. No: BSP5111652-00/Q01

Application No.: BSP5111652	Coverages	Deductibles
Hull and Equipment - Amount of Insurance and Agreed Value	<u>\$3,800</u>	<u>\$500</u>
Towing and Assistance - Each Incident	<u>\$3,000</u>	
Boat Trailer - Amount of Insurance	<u>\$500</u>	<u>\$50</u>
Personal Effects - Replacement Cost	<u>\$500</u>	<u>\$50</u>
Boating Liability (Protection and Indemnity) - Liability Limit Each Occurrence, Bodily Injury and Property Damage	<u>\$100,000</u>	
Medical Payments - Limit Per Person Each Occurrence	<u>\$1,000</u>	
Fuel and Other Spill Liability - Limit Each Occurrence	<u>\$997,100</u>	
Uninsured Boater - Limit Each Occurrence	<u>\$100,000</u>	
Boat Storage Contract	<u>Included</u>	
Diminishing Deductible	<u>Included</u>	
	<u>TOTAL PREMIUM</u>	<u>\$184.00</u>
	<u>STATE TAXES/FEES</u>	<u>\$0.00</u>
	<u>NET ANNUAL PREMIUM</u>	<u>\$184.00</u>

CRUISING LIMITS: (There is no coverage outside of this area without the Company's written permission.)
 Coastal and Inland waters of the U.S. and Canada
 Navigation Period: 12 months. Premium includes credit for Lay-up Period normal to your area.
 Policy Type: THIS IS AN AGREED HULL VALUE POLICY (subject to policy limits and exclusions.)
 Company: GEICO Marine Insurance Company

Agent Contact: MISTY DOWLING License #: 760737

THIS IS AN AGREED HULL VALUE POLICY.
 Depreciation may apply to some partial losses.

Please see reverse side of this document for important information regarding binding coverage and special conditions. Please also refer to the enclosed application related to your quotation.

Is the boat currently damaged or has it been damaged in the past? Yes _____ No _____
If yes, please provide details below. If you need additional space please attach explanation with application.

Select training course(s) the owner has taken:

State Certified Safety Course USCG Auxiliary US Power Squadron Captain's License

Boat Information

Year of the Boat: 1992 Length of the Boat: 19' Builder/Manufacturer: HURRICANE BOATS Model: FD 196
Boat Name: _____ HIN: _____ Documentation # _____ Registration # _____
Boat Use: _____ Has the boat been modified? _____
Hull Type: RUNABOUT Power Type: OUTBOARD Hull Material: FIBERGLASS Number of Engines: 1
Engine Year: - - - - Total HP: 140 Horsepower each: 140 Fuel Type: _____
Top Speed: 0 Boat Purchase Date: _____ Boat Purchase Price: \$0
Trailer Year: - Trailer Purchase Price: - Cruising Area: Coastal and Inland waters of the U.S. and Canada

Is your craft currently insured? YES _____ NO _____ If Yes, who is the current insurance company? _____
If no, how long has it been uninsured? _____ Why was it uninsured? _____

How is the boat stored? DOCKSSLIP
Marina or Other Location: LAKE HOLIDAY COUNTRY CLUB

Address: 231 REDLAND RD
City: CROSS JUNCTION State: VA Zip: 22625 Country: USA

Is the vessel kept more than 400 miles away from the owner's residence? _____

Is the boat financed: Yes _____ No X If Yes, Lien Holder's Name: _____
Address: _____
City: _____ State: _____ Zip: _____

Do you need to add an Additional "Insured"? _____
If Yes, list name and address of the Additional Insured: _____
Address: _____
City: _____ State: _____ Zip: _____ Country: _____

If the boat is kept in or on the Atlantic or Gulf Coast, please provide a Hurricane Plan

While my signature verifies this information to be true, this application does not bind me to accept insurance, nor does it bind the Agent or GEICO Marine Insurance Company to accept me as an applicant for insurance. If I accept, I hereby authorize any company, credit bureau, or Department of Motor Vehicle that has knowledge of me to give such information to the Agent or GEICO Marine Insurance Company to be used for GEICO Marine Insurance Company's purposes only. Omitting, misrepresenting or stating information falsely on this application constitutes insurance fraud, voids all coverage, and is subject to criminal and civil penalties. The Insurance Company will consider claims history for purposes of determining whether or not to cancel or refuse to renew your policy.

Is your boat sound and seaworthy and undamaged? YES _____ NO _____
Signature: _____ Date: _____

Agent Contact: MISTY DOWLING License #: 760737

ACCEPTANCE PROCEDURES and CONDITIONS

Please be advised that this quote is subject to change. Additional conditions may be required before coverage will be made effective.

This quotation is valid for 01/20/2021 only. Changing the effective date may change the quotation.

SPECIAL CONDITIONS

The following conditions apply to your quote:

- 1) The coverage quoted above is for private pleasure only. Use of the boat for charter or any other commercial purpose will void the policy.
- 2) A special discount has been provided for completing the boating course(s) indicated on your application. Your quotation reflects that.
- 3) Your driver's license number is required before coverage can begin.
- 4) Depreciation will apply to partial losses.
- 5) An acceptable hauled condition & valuation survey is required before coverage is effective. Coverage may change upon review of the report. Written confirmation of the action you plan to take in regard to the surveyor's recommendations will also be required as a condition of coverage. You can email your survey to insurance@boat.us. Please put your quote number and last name in the subject line.

OPTIONAL COVERAGES AVAILABLE

- 1) Coverage for damage caused by ice or freezing is available for an additional premium.
- 2) An option reducing the deductible applicable to your boat's navigational electronics to \$250 is available for an additional premium.
- 3) An option to increase Medical Payments an additional \$25,000 for yourself and your family members is available for an additional premium.
- 4) An option to add a Repair Guarantee for any claims related repairs is available for an additional premium.

About Insurance Risk Scoring

Thank you for choosing GEICO Marine Insurance Company for your marine insurance needs. Our goal is to provide you with the best coverage and unparalleled claims service at a competitive price.

When you apply for an insurance quote through the GEICO Marine Insurance Company, we utilize the information you provide to the agent on the application, along with motor vehicle reports and credit reporting bureaus, in order to provide you with a rate that best reflects your risk factors. This allows us to keep costs competitive by lowering premiums for those whose risk factors indicate they are less likely to incur a loss.

Credit History and Your Premium

Under the federal Fair Credit Reporting Act, we are required to notify applicants when information from these outside sources prohibits us from offering you our best insurance rate available.

We were not able to give you our lowest rate due to information contained in your credit history, or because we were not able to obtain a complete credit history. Your information may not be available for reasons, including but not limited to (a) no matching information at the credit bureau given the name, address, social security number and/or date of birth provided, or (b) information on file at the credit bureau did not contain enough activity to develop an insurance risk score.

It is important to note GEICO Marine Insurance Company offers different discount levels based on risk, so your premium may already be lower due to your good credit history, even if it didn't qualify you for our absolute lowest rate.

Reason Code:	Explanation
U02	Utilization of open bank revolving accounts verified in last 12 months is 0%. Optimum value is utilization of 1%. Score will improve by increasing utilization to 1%.
G10	No auto accounts verified in the last five years. Optimum value is more than 103 months. Score will improve with time as auto accounts get older.
S01	Months since most recent bank revolving account opened is between 0 and 11. Optimum value is 120 or more months since most recent bank revolving account was opened. Score will improve as bank revolving accounts get older.

Credit Information was provided by:

TransUnion National Disclosure Center
PO Box 1000
Chester, PA 19022
1-800-916-8800
www.transunion.com

TransUnion did not influence GEICO Marine Insurance Company in our rating or underwriting decision and will not be able to address it specifically. However, you have the right to dispute incorrect or incomplete information in their credit report. If you have questions about your credit information, please contact TransUnion directly.

Request a Free Credit Report

You may request a free copy of your credit report for up to 60 days after you receive this notice by contacting TransUnion directly.

Re-evaluation by GEICO Marine Insurance Company

If information in a report was incorrect and has been corrected by TransUnion, please notify your insurance agent for a re-evaluation of your insurance rate and premium.

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Sent: Thursday, January 14, 2021 2:41 PM
To: Office <Jill@lakeholidaycc.org>
Subject: RE: 2021 RV Storage renewal forms

Jill:

The only insurance that any 5th wheel is eligible for is comprehensive and contents NOT liability as it does not travel on its own power. That's the insurance I had for years How can you carry insurance if the insurance company will not issue it because it's not needed? It's also not required by the state.

If necessary I will have to speak to Mike.

Lazer