Hurricane Haul Out Coverage Endorsement

The following is added to Part IV—Damage To A Watercraft:

INSURING AGREEMENT—HURRICANE HAUL OUT COVERAGE

If **you** pay the premium for this coverage for a **covered watercraft**, and the National Weather Service and/or National Hurricane Center issues a Tropical Storm or Hurricane watch or warning for the county in which **your covered watercraft** is located, **we** will equally share the reasonable costs **you** incur to:

1. have **your covered watercraft** professionally hauled out of the water at the time the watch or warning is issued for the county in which **your covered watercraft** is located and to have **your covered watercraft** relaunched after the watch or warning has ended; or

2. hire a qualified professional, who is not **you** or a **relative**, to navigate the **covered watercraft** to a safe harbor as a result of the watch or warning and to return the **covered watercraft** to its prior location after the watch or warning has ended.

We will also equally share the reasonable costs described above that **you** incur within the 72-hour period prior to the issuance of a watch or warning, provided that a watch or warning is subsequently issued for the county in which **your covered watercraft** is located.

This coverage does not apply:

1. if the Tropical Storm or Hurricane watch or warning is not, in fact, issued by the National Weather Service and/or National Hurricane Center for the county in which the **covered watercraft** is located;

2. if **you** do not provide documentation, such as invoices and receipts, reflecting the total cost that **you** paid; or

3. to any of the following resulting from haul out prior to or during the Tropical Storm or Hurricane event:
   a. temporary storage for a **covered watercraft**;
   b. power washing and/or any other cleaning services, such as zinc replacement, to a **covered watercraft**; or
   c. any repairs to a **covered watercraft**

The most **we** will pay for any one covered loss under this coverage is 50 percent of **your** actual incurred expenses, subject to a maximum of $2,000 for any one Tropical Storm or Hurricane. These payments are not subject to a deductible.

All other terms, limits and provisions of this policy remain unchanged.