



Dear Member,

Below is the 2011-2012 **Damage Deductible Reduction Waiver**. For members who primarily sail the Capri 22s, we now provide coverage limited to those boats at a reduced rate.

Members may upgrade this waiver anytime during the term of this agreement. If you wish to accept this waiver, please read carefully and execute this agreement. If you decline this offer, please mark accordingly and return. By accepting and purchasing this waiver, your standard damage deductible is limited to the first \$100 per charter for loss or damage to the vessel and its equipment.

The coverage period is **June 1, 2011 through June 30, 2012**

YACHT POLICY DAMAGE DEDUCTIBLE REDUCTION AGREEMENT

Member Name (please print) _____

By mutual consent, the undersigned member and HISA, Inc., agree to reduce the member's damage deductible amount on club boats to \$100. The member is relieved of financial responsibility for physical loss or damage to the yacht and it's equipment that exceeds \$100 during each charter, except for loss or damage to the yacht and it's equipment caused by wanton or willful misuse by the member or his/her guests, vessels while racing or damage caused by the grounding of the vessel or impact with aids to navigation.

- Charge \$ 95.00 to my credit card for coverage of fleet vessels to 22 feet
- Charge \$ 185.00 to my credit card for coverage of fleet vessels from 22 – 50 feet.

Type of Card () VISA () MASTERCARD () American Express

Card # _____ Exp. Date _____

- Payment of \$95.00 or \$185.00 (circle one) is made with the enclosed check number _____.
- No, I do not want the damage deductible reduction. I am responsible for any damage caused by my use of the vessel and its equipment.

Member's Signature _____ Date _____

I understand and accept the terms and conditions of the damage deductible waiver effective June 1, 2011 through June 30, 2012.

Harbor Sailboats _____ Date _____