



Dear Member,

Harbor Sailboats is offering a **Damage Deductible Reduction** for club members. If you wish to accept this coverage, please read carefully and execute this agreement. You may return by mail or fax if paying with a credit card. If you decline this offer, please mark accordingly and return. By accepting and purchasing coverage, your financial responsibility is limited to the first \$100 per charter for loss or damage to the vessel. Standard deductibles are 2% of the hull value and range from \$600 to \$6,500.

The coverage period is **July 1, 2008 through June 30, 2009** and applies to every charter no matter the frequency or size of vessel.

YACHT POLICY DAMAGE DEDUCTIBLE REDUCTION AGREEMENT

Member's Name (please print) _____

By mutual consent, the undersigned member and HISA, Inc., agree to reduce the member's damage deductible amount on all club chartered or rented vessels 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.

Yes, I understand and accept the terms and conditions of the damage deductible waiver effective July 1, 2008 through June 30, 2009.

Charge the premium of **\$185** to my credit card.
Type of Card () VISA () MASTERCARD () American Express

Card # _____ Exp. Date _____

Payment of **\$185** is by the enclosed check number _____.

No, I do not want the damage deductible reduction. I am responsible for any damage not covered by **HISA, Inc.**

Member's Signature _____ Date _____

Harbor Sailboats _____ Date _____