



5/25/2020

BACKCOUNTRY TRAVELS LLC
PO BOX 308
Stehekin, WA 98852

Hi CLIFF:

Please find your Declarations page updating your policy.

It is important that you review the enclosed policy documents to make sure everything is correct. If you believe any changes are required, or if you need additional help, please call your agent reflected on the Declarations Page.

If you'd like to make a payment by phone, please call your agent. To make a payment online, please visit markelamerican.com/pay.

Thank you for choosing Markel.

Sincerely,
Markel
Specialty Insurance by Real Specialists





MARKEL AMERICAN INSURANCE COMPANY

PRIVACY NOTICE

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none"> • your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others; • your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others; • your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records. <p>Personal information does not include:</p> <ul style="list-style-type: none"> • publicly-available information from government records; • de-identified or aggregated consumer information. <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
For Our everyday business purposes and as required by law – such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
For Our marketing purposes – to offer Our products and services to you	Yes	No
For Joint Marketing with other financial companies	Yes	No
For Our Affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For Our Affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For Our Affiliates to market you	No	We don't share
For Nonaffiliates to market you	No	We don't share
Questions? Call (888) 560-4671 or email privacy@markel.com		

Who We are	
Who is providing this Notice?	A list of Our companies is located at the end of this Notice.

What We do	
How do We protect your personal information?	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit www.markel.com/privacy-policy .
How do We collect your personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • complete an application or other form for insurance • perform transactions with Us, Our Affiliates, or others • file an insurance claim or provide account information • use your credit or debit card We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.
Why can't you limit all sharing of your personal information?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • sharing for Nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our Affiliates include member companies of Markel Group.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.
Joint Marketing	A formal agreement between Nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.

Other Important Information
<p>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA: Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p>For Residents of CA: You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information. For the categories of personal information We have collected from consumers within the last 12 months, please visit: www.markel.com/privacy-policy.</p>
<p>For Residents of MA and ME: You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p>Markel Group of Companies Providing This Notice: City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>



MARKEL AMERICAN INSURANCE COMPANY

GLEN ALLEN, VIRGINIA

WATERCRAFT DECLARATIONS PAGE

Page # 5

Policy Number: MTD00000493568	Agency Number: 10318 - 000742	Effective Date/Transaction: 2020-05-21 Endorse	
Policy Period: From 07/20/2019 To 07/20/2020 12:01 A.M. Standard Time at Your Mailing Address			
Insured Name and Mailing Address BACKCOUNTRY TRAVELS LLC CLIFF COURTNEY PO BOX 308 Stehekin, WA 98852		Your Agent 509-682-4517 VIP AGENCY CHELAN LLC (THE) PO BOX 909 CHELAN, WA 98816	
DECLARED USAGE Primary Usage and ID Charter - Captained 1 Usage Type Taxi Additional Usage Description			
Hull Type Commercial Boat		# of Vessels 1	
Mooring Location 1350 W WOODIN AVE Chelan Chelan WA 98816			
Navigation Limits Inland waters of AZ, CA, CO, ID, MT, NV, NM, OR, UT, WA and WY.			
Lay-Up None	From	To	
COVERAGE	LIMIT*	DEDUCTIBLE*	PREMIUM
Hull, Actual Cash Value	\$300,000 per occurrence	5% min \$1250 per vessel	\$2,019
Watercraft Liability	\$1,000,000 per occurrence		\$3,699
Uninsured Watercraft	\$1,000,000 per occurrence		\$21
Medical Payments	\$25,000 per occurrence		\$189
Oil Pollution Liability	\$939,800 per occurrence		\$12
*If Hull Coverage is shown above, the Hull Limit is the total value for all insured vessels. See Vessel Schedule for the individual vessel limits and deductible amounts.			
Endorsement Premium Total \$74.00		Usage Premium	\$6,014.00
Non-Seasonal Rating: If you cancel the policy or if the policy is cancelled for nonpayment of premium, any return premium will be computed on a 90% pro-rata basis subject to our minimum earned premium. If we cancel the policy, any return premium will be computed on a pro-rata basis.			
Minimum Earned Premium \$500.00	Policy Taxes/Fees \$0.00	TOTAL ANNUAL PREMIUM	\$6,014.00
Multiple Changes REMOVED PORT RISK RESTRICTION AND ADDED HULL COVERAGE.			
Loss Payee STEHEKIN ADVENTURES, LLC PO BOX 36 Stehekin WA 98852		Additional Insured USA NORTH CASCADES NATL PARK 810 STATE ROUTE 20 Sedro Woolley WA 98284	
Producer VIP AGENCY CHELAN LLC (THE)		Customer Ref#	
Forms and Endorsements Please see the back of this form.			
Signed on 5/25/2020 at CHELAN, WA			



MARKEL AMERICAN INSURANCE COMPANY

WATERCRAFT DECLARATIONS PAGE

Policy Number:	Primary Usage and ID	Agency Number:	Page Number
MTD00000493568	Charter - Captained 1	10318 - 000742	6
MTD5001-0215 - The Markel Tradesman Policy			
MTD5014-0317 - Charter - Captained Usage Endorsement			
MTD5050-0215 - Actual Cash Value Endorsement			
MTD5101-0215 - Uninsured and Underinsured Watercraft Coverage Endorsement			
MTD5102-0215 - Medical Payments Coverage Endorsement			
MTD5110-0215 - Additional Insured Endorsement			
MTD5200-0317 - General Amendatory Endorsement			
MIL1214-0917 - Trade or Economic Sanctions Endorsement			



MARKEL AMERICAN INSURANCE COMPANY

WATERCRAFT DECLARATIONS PAGE

Policy Number:
MTD00000493568

Primary Usage and ID
Charter - Captained 1

Agency Number:
10318 - 000742

Page Number
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Additional Insured
US FOREST SERVICE
428 W WOODIN AVE

Chelan WA 98816



MARKEL AMERICAN INSURANCE COMPANY

GLEN ALLEN, VIRGINIA

WATERCRAFT SCHEDULE PAGE

Page # 8

Policy Number: MTD00000493568	Agency Number: 10318 - 000742	Effective Date/Transaction: 2020-05-21 Endorse
Policy Period: From 07/20/2019 To 07/20/2020 12:01 A.M. Standard Time at Your Mailing Address		
Primary Usage and ID Charter - Captained 1		
Usage Type Taxi		
Additional Usage Description		
Hull Type Commercial Boat	# of Vessels 1	
Mooring Location 1350 W WOODIN AVE Chelan Chelan WA 98816		
Navigation Limits Inland waters of AZ, CA, CO, ID, MT, NV, NM, OR, UT, WA and WY.		
Lay-Up None	From	To

MTD5000-0218 Page # 8

Charter - Captained 1

INDIVIDUAL VESSEL INFORMATION							
Year	Length	Manufacturer	HIN #	Limit	Deductible		Max # Passengers
2018	50	THAIN	TBW00032G919	\$300,000	\$15,000		33



ACTUAL CASH VALUE ENDORSEMENT

In consideration of the premium charge shown on the Declarations Page, it is hereby agreed and understood that the Markel Tradesman policy is amended as follows:

PHYSICAL DAMAGE, 1. Coverage, a. Hull Coverage, is amended by adding the following item:

- **What We Pay**
We will pay for the **actual cash value** of the **insured vessel**. Our liability for any one **occurrence** will not exceed the applicable limit on the Declarations Page or Schedule Page.

We pay for repairs that are made in accordance with the manufacturer's specifications or accepted repair practices, including spot repair.

If the **insured vessel** was damaged before the loss, we will not pay to repair the prior damage. In the event of a total loss or **constructive total loss**, the amount we will pay will be reduced to the cost that would have been incurred had the prior damage been repaired.

The amount we will pay for a total loss or **constructive total loss** of the **insured vessel** will be reduced by the **actual cash value** of the equipment that was separated or not aboard the **insured vessel**.

All other terms, conditions, and limitations of the policy remain unchanged.