Underwritten by: Progressive Specialty Insurance Company

 Claim Number:
 23-7069728

 Loss Date:
 August 12, 2023

This exclusion does not apply:

a. if the damage results from the theft of a covered watercraft; or

b. to ensuing loss caused by consequential sinking, burning, explosion or collision of a covered watercraft;

After applying the facts known to us to the policy language set forth above, we have concluded that we are not able to afford coverage because the damages are due to structural failure.

If you have any information or documentation which you believe may impact this coverage decision, please provide it to me for review as soon as possible. Otherwise, please let me know if you have any questions or wish to discuss this matter further.

If you have any questions, please contact me.

Shelby R Veccia Claims Department

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.