



FBC+ Deductible Reduction Program

Operating watercraft vessels comes with a lot of responsibility and liability. Active boaters know that despite our best intentions and safeguards, sometimes unexpected incidents happen. There's nothing our Club Managers dislike more than having to advise members that their unintentional loss of equipment or control will require replacement or repair and... incur a cost. To help those who would like to reduce their exposure, we offer an insurance deductible reduction program which lowers your max exposure from \$5000 to as low as \$0 for hull and machinery damage and liability claims. It's reciprocal in scope, so it's in effect at all Freedom Boat Clubs.

FBC+ Membership Offers Peace of Mind

MINOR DAMAGES: ZERO Deductible Up! up to \$500 total in benefits for "boat equipment" paid directly to cover minor damage to hulls, seat cushions, propellers, anchors or attachments, bimini tops and canvas, life vests, throw cushions, dock lines, fenders or other miscellaneous items used in the navigation and operation of FBC boats. In other words, you owe nothing for the first \$500 of lost or damaged equipment. Any cumulative losses or minor damage in excess of \$500 per membership year are fully the responsibility of the member.

MAJOR DAMAGE: ZERO Deductible! for up to two occurrences per membership year. The total aggregate of FBC Plan benefit (Minor and Major) is a maximum of \$5000, depending on the circumstances of the occurrence.***

Plan Summary	Basic Membership	FBC+
Annual Cost	Free!	\$600
Physical Damage Deductible Exposure	\$2500.00 <small>Member responsible for first \$2500 damages</small>	\$0 <small>Zero Deductible!</small>
\$1,000,000 in Liability Coverage	\$2500.00 <small>Member responsible for first \$2500 liability exposure</small>	\$0 <small>Zero Deductible!</small>
\$300,000 Uninsured Boater Coverage	✓	✓
\$5,000 Medical Claim Coverage	✓	✓
Deductible Coverage for 1 Incident per Year		✓
Deductible Coverage for 2 Incidents per Year		✓
\$500 in Lost or Damaged Equipment		✓
Covers Reciprocal Locations		✓

This program participation will auto-renew after initial term unless Member opts out by sending non-renewal email.

*Co-member **spouses/same address/significant others** are automatically included if they have been certified as a Captain. For shared memberships (such as Friends & Family and Corp plans) each designated Captain must join FBC PLUS

** 3rd party towing/extraction is not covered under this benefit; member will be billed directly by 3rd party

***If an accident results in both damage to our vessel as well as injury to a third party then both deductibles above will be engaged for a single event. If alcohol/drugs or gross negligence are contributing factors in an accident there is no deductible, Member is fully responsible. **FBC Plus deductible buy-down is void if boating in restricted areas.**

FBC PLUS Enrollment Agreement

\$600.00 for initial 12 month term, and annual renewals until cancelled in writing.

Charge to my Credit Card or Checking Account

This agreement by and between Lake Conroe Boat Club LLC, d/b/a Freedom Boat Club of Lake Conroe, its successors and assigns (FBC) and the undersigned "Member(s)," as designated below, pursuant to the terms hereof and the TERMS, RULES AND REGULATIONS OF MEMBERSHIP which are incorporated herein.

FBC PLUS FEES AND TERMS

1. UPON EXECUTION hereof, Member(s) agree to pay FBC PLUS enrollment of \$600 as selected above for the Initial Term of this Agreement beginning on the Effective Date below. FBC may, at its discretion, increase cost of FBC PLUS after the Initial Term and at the end of each subsequent term.

Member A spouses/same-address significant others are automatically included if they have been certified as a Captain. For none, same-address shared memberships (such as Friends & Family and Corporate agreements) each designated Captain must separately pay the above fee and sign the agreement.

3. TERM OF FBC PLUS

a. Initial 12 Month Term: This membership will commence on the Effective Date below and continue for a minimum of 12 months (the Term). This membership is nontransferable. Buy-down is voided if driving in restricted areas of lake.

b. Automatic Renewal: Following the Initial Term and commencing **annually** on each anniversary of that date thereafter, the Term shall be extended for an additional 12 months (Renewal Term). Member(s) acknowledge each Renewal Term a.) shall be a separate transaction, b.) agrees to be bound by the terms set forth herein, and c.) **can not terminate this agreement before each Term has ended.**

c. Notice Not to Renew: Either party may give notice (in writing) of the intention not to extend the Term at any time.

4. BY EXECUTION OF THIS AGREEMENT, Member(s) agrees to comply at all times with the RULES AND REGULATIONS OF FBC MEMBERSHIP which have been given to member(s) and are a part of this AGREEMENT, including any subsequent changes to the RULES AND REGULATIONS OF MEMBERSHIP.

No, thanks. I/we do not wish to enroll in FBC PLUS.
(Should you change your mind after New Member Orientation, you can sign up anytime.)

First Name Last Name

First Name Last Name

Member A must sign this form.

Agreement not accepted until signed by Club Agent: 