

# Exclusive Colony Marine Rewards Insurance Program

To Our Valued Customer,

At Colony Marine, we are always striving to provide you the very best products and services to make your boating experience as enjoyable as possible.

We know your boat is one of your most prized assets. And to properly protect it, you need to make sure that you are properly insured. Over the years, we have searched for the right company to provide our customers with the same high level of service you have come to expect from Colony Marine.

With that in mind, we are pleased to announce the Colony Rewards program through Norman-Spencer.

This partnership will provide you with the high quality insurance protection and coverage enhancements that have been negotiated with you, our customer, in mind.

This program has been created exclusively for you, and the benefits available to you cannot be found from any other source.

We are excited to bring this exclusive partnership to you and appreciate your continued support of Colony Marine.

Wishing you Safe and Happy Boating!



Peter G. Beauregard, Jr.  
Owner, Colony Marine



# Highlights of the Colony Marine Rewards Program

## Preferred Repair Deductible

Your deductible is reduced by half for covered repairs made at any Colony location.

## Total Loss Replacement (5 model years and newer)

Your boat or trailer is replaced with a like kind, new/unused model, even if the replacement is more than your limit (maximums may apply).

## Agreed Value Protection

For total losses, no depreciation is taken, and you are paid the limit shown on your declarations page.

## Repair Guarantee

Covered repairs are guaranteed, without a deductible, for as long as you maintain your Colony Rewards Policy.

## Disappearing Deductible

Reduced by 25% for each claims free year policy until it is zero.

## Extended Parts Replacement (Boats less than 27 feet)

Most mechanical and electrical components up to 10 years old are replaced without depreciation. Coverage not required for yachts as most mechanical and electrical components are not depreciated, regardless of age.

## Money Saving Discounts

Available for Experience, Safety Courses and Equipment, Captains License or Full Time Captain, Loss Free Renewal, Diesel Engines.

## Rental Reimbursement

Covers reasonable costs to rent or charter a boat while yours is having covered loss repairs.

## Ensuing/Consequential Damage Coverage

Most insurance policies will deny your claim for losses caused by situations such as wear and tear, or the dreaded sinking caused by an animal chewing through the bellows. With Colony Rewards, you are covered for consequential loss caused by these events, such as fire, explosion, sinking or collision.

## Personal Effects Coverage

Primary coverage for items such as sporting and fishing equipment, clothing, and portable electronics. Included limits of \$5,000 for boats and \$10,000 for yachts (higher limits available).

## Emergency Service & Towing

On the water, or off (trailer breakdown included). Also includes locksmith services to gain entry to your boat if your key is lost, stolen or locked in.

## P&I/Watercraft Liability

Includes coverage for wreck removal, legal defense, non-owned boats, injuries to captain/crew.

## Medical Payments

Coverage for you and your passengers. Included limits of \$15,000 for boats and \$25,000 for yachts (higher limits available).

## Pollution Liability

Maximum limits included for covered pollution spills from your boat.

**IMPORTANT NOTE:** Available coverages vary from state to state, and are subject to policy terms and conditions. Product features may not be available for all risks or coverage selections. Reading the insurance policy is an important part of knowing the coverage provided.



## Quality Marine Insurance Coverage

Each of you need to properly protect your boating investment with quality insurance coverage, through a professional marine agent, that understands your needs. At Norman-Spencer Marine, we have the formula:

- Customer service is a relationship, not a transaction.
- Our program management and underwriting teams are made up of long time boaters, like you.
- Partner only with the nation's most respected marine retailers, like Colony Marine.
- Give Colony's customers access to exclusive programs not available through any other agent.

In this brochure you'll find highlights of the Colony Marine Rewards Program. Once you've had time to review, reach out to us to learn how to take advantage of this exclusive Colony customer offer.

Happy Boating!



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**NORMAN-SPENCER**  
MARINE INSURANCE SERVICES

## Colony Rewards Program Senior Underwriter

To say that Barry Paulsen Jr. grew up in boating is an understatement. Barry is a born and bred Midwestern boater, and 3rd generation marine dealer. Barry Paulsen's Boat Center originated and thrived in the Chicago area for over 20 years. The business was later moved to Sacramento California, which grew to 7 locations. Their success included being named the West Region Dealer of the Year in 1995 by Boat and Motor Dealer Magazine.

Barry earned his chops as a service technician, sales and general management. He's worked very closely with builders like Regal, Chris Craft, Tige, Glastron, Boston Whaler, Sunbird, Lowe and Stratos. A few highlights of Barry's past and present accomplishments include:

- 30+ year dealer owner/management experience
- Coast Guard Auxiliary instructor
- Certified Technician for OMC, Mercury and Volvo
- Board Member of the MRAA (Marine Retailers Association of the Americas)
- Graduate of Spader Group Workshops
- Chair of Northern California Marine Association
- Professional water-skier for EP/Hart

After selling their businesses, Barry joined Norman-Spencer in 2008, and he is now a Senior Underwriter and the manager of our new customer teams. Boaters like to do business with boaters. When you talk to Barry, you'll find that he conveys the Norman-Spencer formula; he's relationship driven, lives the boating lifestyle, and as a valued partner of Colony, he will provide you with access to exclusive benefits only available through Colony and Norman-Spencer.

### Accessing This Program Is Easy

Go to [Colonymarine.com](http://Colonymarine.com) and click on the NS Quote button on the homepage.

To Contact Barry Directly:

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