

# RIGHTS AND RESPONSIBILITIES OF MEMBERSHIP

Carefree Boat Club of Tennessee

dba: Carefree Boat Club

639 Rockingham Road Johnson City, TN 37615

844-246-2628

**The Rights and Responsibilities herein apply to Members of the Carefree Boat Club (CLUB)**

The insurance deductible has changed to a maximum exposure of \$4,000.00 per incident.

Optional Supplemental Insurance has also changed. Annual premiums for existing members will not change, but the deductible will change to the current policy.

Please see below:

## **RULE #44 OF RIGHTS AND RESPONSIBILITIES:**

*MEMBER'S RESPONSIBILITY FOR WATERCRAFT: The MEMBER(s) shall be responsible for any loss or damage to CLUB watercraft and accessory equipment from the time that such watercraft and accessory equipment is furnished to the MEMBER(s) up to and including the time of its return to the CLUB. MEMBER(s) is responsible regardless of who was in actual physical custody and control at the time of the loss or damage. The MEMBER(s) is responsible for filling out the Check Out/In Form at the dock. Any damage that occurs while in MEMBER(s)' possession will be noted and charged. However, some items, particularly damage to the engine (i.e., caused by entangling the prop in rope or fishing line, running the engine at high rpm after a problem occurs, etc.), may not be noticed at the check-in time and departure. However, if the damage is discovered after check-in, and at the sole discretion of the CLUB, and the CLUB deems the MEMBER(s) to be responsible, the MEMBER(s) will be billed for all damage/costs incurred. At the CLUB's sole discretion, MEMBER(s) may be denied boat usage until payment is received. If the loss is covered under the CLUB's insurance policy MEMBER(s)' liability may be limited to \$4,000+tax.*

## OPTIONAL SUPPLEMENTAL INSURANCE COVERAGE RATES:

Boat Club Deductible: \$4,000+tax Per Incident

Supplemental Insurance Premium: \$500+tax Per Year or \$50+tax Per Month

*Deductible per Incident with Supplemental Insurance: \$1,000+tax*

***\*\*Lower unit replacement or repair is excluded from supplemental insurance coverage. Supplemental insurance is an annual policy. Annual premiums that are paid monthly must be paid in full before the policy can be used. The remaining balance due on the annual policy will be added to the \$1,000.00 deductible if an incident occurs. If a member is found to be under the influence of law enforcement officials during the time of an incident, they will be held responsible for the full insurance deductible the supplemental insurance coverage will be null and void.***

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