

[REDACTED]

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**From:** [REDACTED]  
**Sent:** Thursday, May 9, 2019 6:24 AM  
**To:** [REDACTED]  
**Subject:** [Non-DoD Source] FV MARY B

Dear Lt. [REDACTED]

I am an Oregon Resident licensed insurance agent working exclusively with commercial marine risks (fish boats). I've been in the industry for more than 25 years.

Owners of FV MARY B (formerly FV BESS CHET) approached our office with a request for insurance terms. Smaller commercial vessel risks that are individually owned are evaluated on various points: condition of vessel/suitability for intended service; history and experience of owner; history and experience of skipper - considering local waters; fisheries; knowledge of vessel systems and any other factors that may present.

In the case of FV MARY B, we looked at the risk and provided terms, but as additional information was gathered in conversation with the vessel owner, her master and local contacts, we were not comfortable with the risk and declined to put insurance in effect through our office. Insurance was written for the vessel by another Oregon agent.

Respectfully Yours,

Ramona [REDACTED]

10/22/18

Tlc w/ Chris. Quote  
was pulled. Vessel  
owner advised.

WJ

PHONE MEMO	TO	[REDACTED]	DATE	10/22/18	TIME	AM PM
	FROM	[REDACTED]	PHONE ( )			
	OF	Bess Chet	CELL ( )			
			FAX ( )			
MESSAGE	rly info to Chris - decision to pull quote or not = his.					
	E-MAIL ADDRESS		SIGNED			
	PHONED <input type="checkbox"/>	CALL BACK <input type="checkbox"/>	RETURNED CALL <input type="checkbox"/>	WANTS TO SEE YOU <input type="checkbox"/>	WILL CALL AGAIN <input type="checkbox"/>	WAS IN <input type="checkbox"/> URGENT <input type="checkbox"/>

BlueLine REDIFORM.

©2012

[REDACTED]

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**From:** [REDACTED]  
**Sent:** Tuesday, October 23, 2018 9:22 AM  
**To:** Mary Anderson  
**Cc:** [REDACTED]  
**Subject:** RE: Insurance for the F/V Mary B II LLC

Hi Mary,

I apologize for not being available yesterday. Our phones and internet were down all day.

I left you a voicemail just a bit ago and ask that you please give me a call right away at [REDACTED]

Thank you,

**\*\* PLEASE NOTE: There has been a change to our business name and my email address. \*\***

Heather [REDACTED]

Commercial Marine Insurance Agent



[www.bbseattle.com](http://www.bbseattle.com)

1241 SE Bay

California license #0R48526

Brown & Brown of Washington

Formerly known as Servco Pacific Insurance

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**From:** Mary Anderson [REDACTED]  
**Sent:** Monday, October 22, 2018 2:07 PM  
**To:** [REDACTED]  
**Subject:** Insurance for the F/V Mary B II LLC

I left a voice mail at your office, but in the meantime, I found your email address. I would like to replace the insurance policy that we talked about that is being covered by Bess Chet.

Let me know the next step in getting the downpayment to you and the application for the finance charge company that you talked about.

Could you also send me a copy of the Contract for Crew Members that you talked about.

Also the LLC goes under a different address, not my home address:

F/V Mary B II LLC



Thanks.

Mary B. Anderson

Mary Anderson 10/19/2008  
10:32



she got quote  
please call her.

AS

October 19, 2018

*New name of Boat - FV Mary B II when Binding.*

F/V Mary B II, LLC

Re: F/V BESS CHET – Commercial Marine Insurance Quote

Dear Mary,

I'm pleased to provide you with your Commercial Marine Insurance quote for FV BESS CHET:

HULL & MACHINERY

Insured/Agreed Value \$ 50,000.00  
 Deductible \$ 7,500.00  
 Annual Premium \$ 2,375.00

PROTECTION & INDEMNITY

<u>Crew</u>	<u>Operations</u>
Three (3) Crew	Dungeness Crab
Two (2) Crew	Troll
*Cost for crew is \$915 per man/per month	

Duration  
 Three (3) Month Season  
 Four (4) Month Season

Limit of Liability \$ 1,000,000.00  
 Deductible \$ 2,500.00  
 Annual Premium \$ 16,555.00

POLLUTION LIABILITY

Limit of Liability \$ 1,000,000.00  
 Deductible \$ -0- Clean Up /\$1,000 Federal, State, Local Fines  
 Annual Premium \$ 389.00

Total Renewal Premium \$ 19,319.00

*- Will need FA.*

*10/19/18  
 TIC w/ Mary  
 very happy  
 about quote.  
 Will let us know  
 when to bind.*

Mary, when I spoke with Stephen he let me know that there will be 2 crew for Troll season. Stephen and I hired deck hand. For Crab season, there will be 3 crew, Stephen and 2 hired deckhands. I have included an explanation of the responsibility of the vessel owner to their hired crew and what the Protection & Indemnity (P&I) benefits entail for your son and your crew.

1. Repatriation – This is the transportation cost of returning the injured/ill crewmember to his/her home. This would include any reasonable airfares, bus fares, taxi fares, etc.
2. Medical Treatment – The injured/ill crewmember is entitled to payment for all reasonable costs of medical treatment associated with an injury/illness that occurred aboard the vessel. This responsibility continues until the crewmember reaches “maximum medical improvement” for their injuries/illness.

3. **Unearned Wages** – If the crewmember misses work time as the result of his/her injury/illness while still under their contract term of employment, the injured/ill crewmember is entitled to receive their wages just as if they had been working on the vessel and not injured or became ill.
  
4. **Maintenance** – The owner is also responsible to pay this daily benefit amount that replaces the “bunk and three meals” the crewmember would have received if they were working instead of being injured/ill. While the crewmember is recovering, he/she is subsidized for the food and accommodations they would normally have received while working. This benefit is to be paid from the time the injured/ill crewmember leaves the vessel due to the injury/illness, until they reach maximum medical improvement. A typical maintenance rate would be \$25-\$35 per day or as specified in the employment contract.

Protection & Indemnity (P&I) coverage would also pay for wreck removal if the vessel sank in a navigable waterway or other area where the removal was ordered by any agency or authority. It also provides annual coverage for a third party (like a guest aboard your vessel who slipped and fell, or if the vessel hit and damaged a dock or fixed object). This is the coverage that takes on the most risk as it addresses the human component and damage to others. This coverage is per occurrence, not per crewman.

We hope this quote is of interest to you and look forward to hearing back soon. I can be reached 

Thank you,  


[REDACTED]

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**From:** [REDACTED]  
**Sent:** Friday, October 19, 2018 10:07 AM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** 2018 Quote FV BESS CHET  
**Attachments:** 2018 Quote FV BESS CHET.pdf

Hi Dr. Mary,

Per our telephone call this morning, here is the quote for FV BESS CHET. Please let me know if you have any questions once you've had a chance to review it.

We look forward to working with you and are standing by for your order to bind coverage.

Kind regards,

[REDACTED]

**\*\* PLEASE NOTE: There has been a change to our business name and my email address. \*\***

[REDACTED]  
Commercial Marine Insurance/Account Manager



[REDACTED]  
California license #OK48526  
Brown & Brown of Washington  
Formerly known as Servco Pacific Insurance



## Application for Marine Insurance

### ASSURED INFORMATION

<b>Vessel Owner</b>	F/V MARY B II, LLC	<b>Vessel Name</b>	FV BESS CHET
<b>Mailing Address</b>	[REDACTED]		
<b>Phone</b>	[REDACTED]		
<b>Loss Payee</b>	Assured or Order		

### VESSEL INFORMATION

<b>Doc #</b>	274604	<b>Length</b>	41.6	<b>Year Built</b>	1957
<b>Construction</b>	Wood	<b>Fuel</b>	Diesel	<b>GRT</b>	23
<b>Survey Date</b>	2016	<b>Market Value</b>	\$ 94,000	<b>Replacement Value</b>	\$ 385,000
<b>Purchase Date</b>	10/2018	<b>Purchase Price</b>	\$ 50,000 vessel only \$175,00 with permits		

### MACHINERY DETAILS – Please see attached survey for additional details

<b>Engine Year Built</b>		<b>Year Rebuilt</b>	
<b>Total Hours Used</b>		<b>Hours Since Rebuild</b>	
<b>Approximate Cost of Major Refit, Upgrades, Over-Haul since most recent survey</b>			\$
<b>Brief Details</b>			

### INSURANCE DETAILS

**Policy Date:** TBD

<b>Hull &amp; Machinery Insured/Agreed Value</b>	\$ 50,000	<b>Deductible</b>	\$ 7,500
<b>Increased Value Hull &amp; Machinery</b>	\$		
<b>Protection &amp; Indemnity Limit of Liability</b>	\$ 1,000,000	<b>Deductible</b>	\$ 2,500
<b>Breach of Warranty, Lender</b>		<b>Current Loan Amount</b>	\$
<b>Pollution Liability Limit</b>	\$ 1,000,000	<b>Moorage Location</b>	Newport, OR

**Owner's / Skipper's Questionnaire F/V BESS CHET**

TO BE COMPLETED BY THE OWNER AND / OR SKIPPER AS A SUPPLEMENT TO THE MARINE APPLICATION

GENERAL INFORMATION

Name	Stephen Biernacki		
Address	[REDACTED]		
City	[REDACTED]		
Phone	[REDACTED]		
# Years Skipper Experience	25+	# Years Fishing Experience	30+
List Any Certificates or Qualifications Held	Drill Instructor/CPR		

DETAILS OF PREVIOUS OWNED / SKIPPED / CREWED ON IN THE LAST 5 YEARS

Vessel	Home Port	Vessel Loa	Position Held	Dates
FV NICANI	Newport, OR	53'	Deck Hand/Alt Skipper	2016 to PRSNT
FV IRON LADY	Honolulu, HI	75'	Skipper	2015 to 2016
FV EAGLET II	Barnegat Light, NJ	72'	Skipper	2009 to 2015
				to

(use additional pages if necessary)

CLAIMS & LOSS RECORD DETAILS – Last five years on all vessels operated, whether insured or not

If no losses, check here	<input checked="" type="checkbox"/>				
Year	Vessel	Details of Loss	Amount of Loss	Insurer	Amount of Claim
			\$		\$
			\$		\$
			\$		\$

(use additional pages if necessary)

Have you at any time been involved in any major damages / total losses of any vessel whether insured or not?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
If yes, please provide details including dates, vessel name, and amounts				
Has any Insurer ever cancelled or non-renewed your Marine Insurance?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>

I hereby declare that the particulars and answers given in this questionnaire are in every respects true and correct and that I have not withheld any information which could influence the decision of the Company in regard to its acceptance.

Dated \_\_\_\_\_ Signed \_\_\_\_\_

**Application for Marine Insurance**

TRADING WARRANTY

**It is important to include all areas you operate in so that the policy navigational limits are correct**  
 Coastal, Inland and Tributary Waters of the Pacific Ocean, not North of 51 degrees North, not South of the CA/Mexico border. Includes occasional private pleasure use within the trading warranty.

Fishery	Operating Area	# of Months this Fishery	# Hired Crew this Fishery
Crab	see above	3	3
Troll	see above	4	<del>X</del> 2 per Stephen

OWNER/OPERATOR INFORMATION

Owner Operated?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
If "No", Name of Operator(s)			Steven Biernacki	

**Please include most recent survey, completed owner/skipper questionnaire with your application.**

I hereby declare the information presented here is in every respect true and correct and I have not withheld any information which could influence the company in regard to its acceptance.

**Dated** \_\_\_\_\_ **Signed** \_\_\_\_\_

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Wednesday, October 17, 2018 5:10 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** 2018 Submission NEW OWNER FV BESS CHET  
**Attachments:** 2018 Submission FV BESS CHET.pdf

Hi [REDACTED]

Please find the attached submission for FV BESS CHET. Soon to be new owner Mary Biernacki, F/V MARY B II, LLC has purchased the boat. Her well experienced loss free son Stephen will be the hired skipper and will be participating in coastal Crab/Troll ops with deckhands. Soon to be previous owner has an open engine damage claim that will be wrapping up soon. The work was completed at Port of Toledo yard and the boat has a brand new generator and keel cooler on it.

We'd like to ask you to provide terms for new owner and are standing by for any questions you may have.

Kind regards,

[REDACTED]

**\*\* PLEASE NOTE: There has been a change to our business name and my email address. \*\***

Heather [REDACTED]  
Commercial Marine  
 **Brown & Brown**  
INSURANCE

[REDACTED]

California license #OK48526  
Brown & Brown of Washington  
Formerly known as Servco Pacific Insurance

Ares Insurance Managers, LLC

P O Box 3050

Issaquah WA 98027-0137

TEL: (425) 996 - 3406

QUOTATION



10/18/2018

To : [Redacted]  
YAQUINA

From : [Redacted]

We are pleased to advise the following quotation:

(2 PAGES)

RE : BESS CHET

F/V MARY B II, LLC

Loss Payee Assured or Order

```

* * * * *
* P&I BREAKDOWN:
* V/C: $1,000
* Crew: $ 915 m/mth
*
*
*

```

Hull and Machinery : **Our line : 30%**

Sum Insured : \$50,000

Deductible : \$7,500

All claims each accident excluding total &/or constructive total loss.

Rate : 4.7500%

Premium : \$2,375      OUR LINE: \$713      (Cancelling returns only.)

Protection and Indemnity : **Our line: 30%**

Limit of liability: \$1,000,000 Any one accident or occurrence

Deductible: \$2,500.00 Any one accident or occurrence

Crew : 3 Crew 3 months Dungy; 3 Crew 4 months Troll

Premium : \$20,215.00      OUR LINE: \$6,064.50

TERRORISM RISK INSURANCE ACT

PLEASE ADVISE TRIA COVERAGE  
ACCEPTED OR REJECTED

PREMIUM: \$318.23

(SEE PAGE 2 OF THIS QUOTE)

Trading warranty : Dungy - 3 Months; Troll - 4 Months

Coastal, inland and tributary waters of the Pacific Ocean, not north of 51 Degrees North, not south of the CA/Mex Border, not exceeding 1000 miles offshore. Includes occasional Private pleasure use within the trading warranty.

Conditions as follows: (or as agreed)

American Inst Hull Cls (6/2/77), Fishing Vsl Cls FR106, SP38 P&I Cls (1955), P&"I Fishing Vessel Cls, ICBBEW&C Excln CI370,Inst Cyber attack excln CL380, Occupational Disease Exclusion Cls,Asbestos Excln, Trading Warranty, Service of Suit Cls, Maritime Lien Cls, Brokers Payment Cls, Attorney Fees Coverage Notice 'B, Sanctions Clause JH2010

Other special conditions and warranties :

Alaska Policyholder notice 3 AAC 25.050 and Guaranty Fund notice as applicable

**Subject to satisfactory details on engine repairs and or replacement prior to any operations.**

**Subject to receipt of updated signed application & Skipper Questionnaire within 30 days of inception.**

Continued on Page 2

P O Box 3050

Issaquah WA 98027-0137

TEL: (425) 996 - 3406

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

**Insurance Company:** Markel International Insurance Co. Ltd  
**Named Insured:** F/V MARY B II, LLC  
**Policy Number:**  
**Policy Effective Date:** 12:00 Noon (Local Standard Time)  
**Date Notice Issued:** October 18, 2018

### Terrorism Risk Insurance Act of 2002 ("the TRIA") Disclosure

***This quotation offers coverage for loss caused by certified acts of terrorism as defined in the TRIA. That part of the total premium amount quoted here by the insurance company making the quotation ("the insurer") that is attributed to coverage pursuant to the TRIA is \$Hull 50.00 \$P&I 1010.75. It does not include any charges for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer's deductible as defined by the TRIA.***

Return premiums on financed policies will be remitted directly to the finance company. The retailer will be responsible for return on unearned commission. Above is based upon fax, mail, and/or telephone advices from the above Insurer and is issued by Ares Insurance Managers, LLC. Without any liability, whatsoever as an insurer. This insurance is subject to all the terms and conditions of the Policy and/or Cover Note, which may be issued. The terms and conditions on this quotation may not be as broad as those requested in your submission. CAREFULLY read all the terms and conditions contained above.

This quotation shall be effective for 30 days from 12:01 a.m. Standard Time from the date of this quote or until requested effective date, whichever occurs first. We look forward to receiving your written instructions and appreciate your interest in our facility

I hope this quote is of interest. Please do not hesitate to call should you have any questions.

Regards,

[REDACTED]

---

**From:** [REDACTED]  
**Sent:** Thursday, October 18, 2018 6:56 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: BESS CHET (2018 QUOTATION)

Hi Heather

All good with us and await your instructions.

RR



[REDACTED]  
Underwriter  
306 - 1477 West Pender Street, Vancouver, BC, V6G 2S3

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**From** [REDACTED]  
**Sent:** Thursday, October 18, 2018 3:19 PM

[REDACTED] d Race  
<[REDACTED]@agcs.allianz.com;>  
<[REDACTED]@ementmarine.com>;  
[REDACTED]  
[REDACTED]  
[REDACTED]  
**Subject:** RE: BESS CHET (2018 QUOTATION)

Oops! Now it's attached.

**\*\* PLEASE NOTE: There has been a change to our business name and my email address. \*\***

[REDACTED]  
Commercial Marine Insurance/Account Manager



[www.bbseat.com](http://www.bbseat.com)  
1241 SE B

California license #OK48526  
Brown & Brown of Washington  
Formerly known as Servco Pacific Insurance

From: [REDACTED]

Sent: Thursday, October 18, 2018 3:18 PM

Subject: RE: BESS CHET (2018 QUOTATION)

Hi all,

Please find lead terms attached for the new owners of FV BESS CHET.

Are you all okay to follow with your normal 35/20/15 lines?

Please let me know and I will get our quote out.

Thank you,

[REDACTED]

**\*\* PLEASE NOTE: There has been a change to our business name and my email address. \*\***

Commercial Ma  
 Brown & Brown  
INSURANCE  
[www.bbs](http://www.bbs)  
1241 S

Brown & Brown of Washington  
Formerly known as Servco Pacific Insurance

From: [REDACTED]

Sent: Thursday, October 18, 2018 3:08 PM

Subject: BESS CHET (2018 QUOTATION)



Hi [REDACTED]

Quotation attached for a 30% lead.

Await your instructions.

Regards,

[REDACTED]  
Senior Underwriter

**Ares Insurance Managers, LLC**  
DBA AIM Marine Insurance Services in California  
Cal License # OL72396"



Main line +1 425 996 3406 ext 404

Direct line +1 425 996 3380

Ca License #0B95929

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**From:** [REDACTED]  
**Sent:** Wednesday, October 17, 2018 6:10 PM

[REDACTED]

**Subject:** 2018 Submission NEW OWNER FV BESS CHET

Hi [REDACTED]

Please find the attached submission for FV BESS CHET. Soon to be new owner [REDACTED], F/V MARY B II, LLC has purchased the boat. Her well experienced loss free son Stephen will be the hired skipper and will be participating in coastal Crab/Troll ops with deckhands. Soon to be previous owner has an open engine damage claim that will be wrapping up soon. The work was completed at Port of Toledo yard and the boat has a brand new generator and keel cooler on it.

We'd like to ask you to provide terms for new owner and are standing by for any questions you may have.

Kind regards,

~~Buy~~ F/V Mary B II, LLC

Crab / 3 crew / Season

Troll / 3 crew / Season

F/V Bess chet <sup>Purchase Price</sup> \$175,000

~~3000~~ Crab permit  
& Troll Permit

\$94,000<sup>00</sup>

\$5,000 ded

PEL 1 mil

POL \$ 1 mil

Mom, Mary Biernacki.

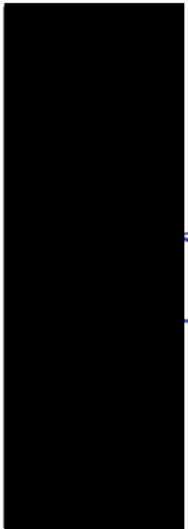
~~Buy~~

Steven Biernacki  
clean claim history - 30 +  
Years  
Fishing

Mary Anderson

LLC address

Left email



Liberty 11

Heather