

{Agency Name}
{Agency Address}
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**INSIDE: the money you need to keep
your boat afloat....**

Don't Let an Unhappy Accident Sink Your Boating Life for Good....

Dear Boat Owner:

The boating life is a great life. Every time you take your boat out on the lake, river, or ocean, it's like a mini-vacation from the pressures and stresses of the world.

But boating can be an expensive hobby. And in today's uncertain economy, you don't want to have to dig deep into your savings – or max out your credit cards – should an accident, storm, or theft rob you of the use of your boat.

Of course, we all think, "I'm an experienced, safety-minded boater – there's no way I'm going to crash my boat."

But in 2007, there were 5,191 boating accidents in the United States. They caused 685 deaths, 3,673 injuries, and damage of over \$53 million.*

*United States Coast Guard 2007 Boating Statistics

To enjoy boating with greater peace of mind these days, you need 3 things: a good boat ... life preservers ... and marine insurance that protects you properly for damage, repairs, and liability.

And that's where MiddleOak's Marine Insurance can help!

Just look at all the advantages that MiddleOak Marine Insurance gives you that other boating policies often lack:

** Speedy claim service ... we know the boating season is short, so we process claims promptly to get you back in the water -- fast.

** Free towing ... if your car or truck breaks down on the way to the water, we tow your boat trailer – and boat -- to your home or the dock at no cost.

**Full replacement cost ... some marine insurance companies pay for partial damages based on the current cash value of the parts of your boat, which depreciate rapidly.

MiddleOak pays you the full replacement cost: what it costs to get the same parts for repair or replacement at today's prices. (If the boat is a total loss, you get a check for the full value for which it is insured.)

** Broad coverage area ... MiddleOak can give you comprehensive coverage virtually anywhere you sail – a plus many other boat insurers do not offer

** Watercraft liability ... the MiddleOak Marine Insurance policy pays if you damage another boat or a dock, and gives you liability coverage if someone on your boat (or a boat you collide with) is injured or even killed.

** Personal belongings ... a thief climbs aboard your boat while you're at dinner and takes your watch, fishing gear, and camcorder. With MiddleOak, you can be covered for up to \$10,000 in personal belongings.

(Over please)

**** Wreck removal ... if your boat sinks and obstructs a waterway, you must remove it promptly, which can entail considerable expense. Fortunately, MiddleOak picks up the tab in full.***

*Up to the total liability limit on your individual policy.

The bottom line: no matter what causes your loss – hull damage from striking underwater objects, windstorms, collision, theft, vandalism – you can boat without worry, knowing that with MiddleOak, you're well-protected.

One more thing....

MiddleOak Companies is rated A+ (Superior) by AM Best Company and has been protecting boat and property owners against loss for over 170 years. Plus, 96.9% of customers surveyed said they got a fair claims settlement with MiddleOak.

For a FREE analysis of your current boat insurance coverage ... or a FREE MiddleOak Marine Insurance Information Kit and Boater's Guide ... just complete and mail the reply card enclosed. Or call us at [888-888-8888.] today.

Sincerely,

[Agent Name], [Agency Name]

P.S. Please carry the enclosed Boating Navigation reference card whenever you go boating.

P.P.S. Have you been a boat owner for 10 years or more? Ask me about our special 10% discount for experienced boaters.

Policies issued by Holyoke Mutual Insurance Company in Salem, MA, or Middlesex Mutual Assurance Company, Middletown, CT.

Important: No coverage is provided by this summary nor is it to be construed to replace any policy provisions. You should carefully read your policy, endorsements, and declarations page for complete information on your coverages. Your policy provisions are final, regardless of information included in this summary. If there is a conflict between a policy and the summary, the policy will control.

{Agency logo}

{Agency name and Address}

The Boater's Guide — yours FREE!

Ask for MiddleOak's Boater's Guide to safe boating. In it, you'll find navigation and boating tips that can keep you safe, get you where you're going, and help prevent dangerous and costly boating accidents.

In it, you'll discover:

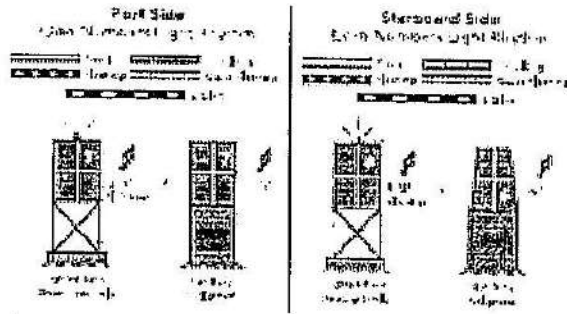
- How to reduce your liability for spilled or leaking fuel or oil.
 - Fine print in your boating insurance policy that could cost you a small fortune down the road.
 - Should you save money with aftermarket or used parts when repairing your boat?
 - How to get more time with your boat in the water this season.
 - 16 questions to ask before you buy insurance coverage for your boat.
- And so much more....

There is no cost or obligation to receive this FREE Report! Just mail the card or call us at [888-888-8888] for your free copy today.

(See reverse side for free navigation aids chart)

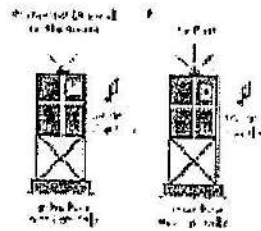
Boat Navigation Safety Aids

Aids to Navigation on Navigable Waters Except Western Rivers and Intra-coastal Waterway Aids to Navigation Marking the Sides of Channels as Shown When Entering from Seaward

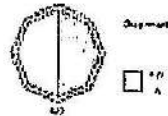


Port hand aids are green with green lights. Starboard aids are red with red lights. Note: White lights are no longer used on port and starboard hand aids in waters used by international mariners. However, in the western rivers including the Mississippi River system above Baton Rouge, white lights may still be used on crossing aids.

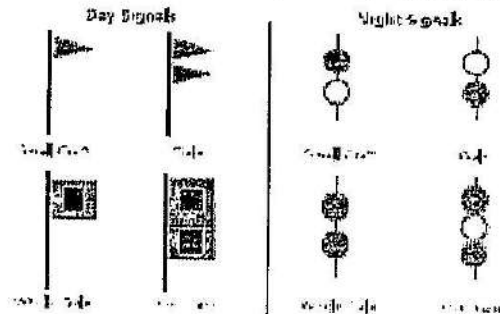
Preferred Channel Aids (See Numbered Light Colors - Also Buoys and Light Sequences) (See also Buoys - Crossing Aids)



When used in conjunction with a preferred channel buoy, the preferred channel buoy is used to indicate the preferred channel.



Small Craft, Gale, Whole Gale and Hurricane Warnings



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The Boater's Guide Yours FREE!



In your FREE report, you'll discover:

- * 16-point boating insurance checklist.
- * How to save money on boating insurance.
- * How to get more time in the water this boating season.

Call {888-888-8888} for your free copy now!

Please send me:

- FREE MiddleOak Marine Insurance Information Kit.
- FREE MiddleOak Boater's Guide.

Call me for:

- Call me to arrange for a free review of my current boat insurance coverage.

Best time to call: _____

Name _____

Phone _____ Best time to call _____

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