



Member Benefits Guide

Sea Tow International
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800-4-SEATOW

To find the Sea Tow nearest you visit:
SEATOW.COM



Welcome to better boating!

AND TO A WORLD CREATED FOR BOATERS JUST LIKE YOU

*Look inside to discover exclusive
Savings, Services & Security that
will help you get more out of boating.*

Welcome to Sea Tow®!

We are proud to have you aboard as a valued member! We are the only boating community of our kind – created for boaters by boaters over 25 years ago to help people like you get more out of boating.

In addition to serving your community, Sea Tow can be found in seaside and lake-side communities across America and in ports throughout the Caribbean, Europe and Australia.

We cater to every boater – recreational power boaters, sailors, anglers, water sports enthusiasts and professional mariners. With nearly 1,000 captains, crew and support staff throughout the country, our network represents the finest marine assistance fleet in the United States.

We invite you to explore the pages of this Member Benefits Guide. Inside, you will find the **SAVINGS, SERVICES & SECURITY** you want and need most, as well as the details of your Sea Tow Membership Agreement.

If you ever have questions about your membership, or need on-water assistance, please don't hesitate to contact your local Sea Tow office at the phone number on your membership card or our 24-hour Customer Service Center at **800-473-2869 (800-4-SEATOW)**.

SAVINGS

Everybody loves a great deal.



That's why Sea Tow works hard to bring you special offers and discounts with top-rated companies and organizations worldwide.

Save big with the **Sea Tow Advantage Network™** – where thousands of businesses are committed to providing Sea Tow members with exclusive SAVINGS that can't be beat!

From marinas, fuel docks and repair facilities, to dive and fishing shops, hotels, restaurants, car rental companies and more, our members save boat loads just by presenting their Sea Tow card at participating businesses nationwide. All offers are valid for current Sea Tow members only.

Find money-saving opportunities online at seatow.com. Be sure we have your e-mail address on file to get notified of new offers.

SERVICES

Our members always come first.

In addition to providing *unparalleled on-water assistance*, Sea Tow maintains a network of maritime professionals who help members get more out of boating.

Contact Sea Tow 24/7 for direct access to these exclusive services, at no additional cost.

Dial a PRO®

Get direct access to our U.S. Coast Guard licensed, professional captains who can lend their expertise, dispatch a vessel to your location, or recommend local experts who can help with repairs, supplies, food and more!

Navigation & Directions

Navigational assistance, weather, tide and sea condition reports, radio checks, and filing float plans are just a call away. Hail Sea Tow via VHF radio or call us at the number on your membership card.

Where the Fish Are Biting

Need to know where the fish are biting? Get current fishing reports from knowledgeable Sea Tow captains nationwide.

Invitations to Member-Only Events

Sea Tow sponsors special events throughout the year in communities nationwide. Be sure we have your e-mail address on file to get member-only invitations and discounted admission rates to boat shows, seminars, educational events, parties, tournaments, raft-ups and more.

Sea Tow Foundation for Boating Safety and Education

We are dedicated to keeping everyone on the water as safe as possible. Last year we gave away over 5,000 life jackets. For more information visit boatingsafety.com.



Did You Know?

In addition to the great savings, services & security that a Sea Tow membership affords, members are also eligible for **preferred pricing on services** designed to enhance their boating lifestyle.

TRAILER CARE™

With Trailer Care, your vehicle and non-commercial trailers are protected by 24/7 roadside assistance. Whether you're heading to the lake for a day trip or to the coast for a weekend excursion, you'll never have to worry about being stranded while en route.

With newly expanded coverage limits (\$300 per incident), Trailer Care Marine is still just \$10 for Sea Tow members. It covers boat and personal watercraft trailers. Trailer Care Universal, which covers all non-commercial trailers – like utility, ATV and snowmobile trailers – is still just \$29.95 for Sea Tow members. The complete Trailer Care Membership Agreement can be found on page 13. To join call 877-2-TRAILER or visit trailer care.net.

SEA INSURE®

Sea Insure is an insurance program designed exclusively for Sea Tow to provide its members with the right policy for their specific boating needs. Sea Insure's comprehensive insurance policies come with competitive rates and a hassle-free claims promise.

In addition to standard liability and personal property coverage, policies also cover many commonly excluded features you want and need. Call 877-568-1672 for a free quote or visit seainsure.com to see if you qualify. Some limitations apply.

SEA LOANS®

Whether you're buying a new or pre-owned boat, refinancing or repowering, Sea Loans offers Sea Tow members the most comprehensive financing available and at superior rates. Pre-approvals are also available.

Get a quote today by calling 800-473-2869 or visiting sea-loans.com.

SECURITY

The core of our membership program

With 24/7 on-water assistance, members have Peace of Mind on the Water™ knowing that help is only the click of a VHF radio or phone call away.

As a member, you are entitled to receive tows, fuel drops and jump starts, prop disentanglements, covered ungroundings and more. Better yet, as a Sea Tow member you receive priority service with no out-of-pocket expense for covered benefits.

The information that follows constitutes the Sea Tow Membership Agreement – our service contract – so be sure to read it carefully. If, after reading it, you have questions, please don't hesitate to contact your local Sea Tow at the phone number on your membership card or our 24-hour Customer Service Center at 800-473-2869 (4-SEATOW).



the vessel (has care, custody and control) and the registered owner of the vessel is not on board (i.e. membership privileges do not apply if the *member* is only a guest on the vessel).

Commercial Vessel: Any vessel, with an engine, that is commercially registered or being used in a commercial manner, including, but not limited to: charter, rental, boat club, fishing, dive, survey, law enforcement, crew boats, water taxis, professional race boats, or other working vessels.

Covered Vessel: Any vessel covered by a Sea Tow membership type: Gold Card, Lake Card, Corporate Card, Commercial Card or Professional Mariner card.

Dangerous Surf: Breaking waves on shore, on a shoal, or in an inlet (typically due to adverse current) that threaten the safety of either the *member's* vessel or the Sea Tow vessel.

Disabled Vessel: A vessel which, while being operated, has been rendered incapable of proceeding under its own power and is in need of assistance.

Disentanglement: Removal of a line, rope, or other foreign object from the underwater running gear of a *disabled vessel*.

Fuel Transfer: Delivery of gasoline or diesel fuel to *disabled vessel*.

Home Area: The large geographic area of responsibility (AOR) that a Sea Tow franchise covers that will include your *home port*.

Home Port: A *member's* specified marina, yacht club, pier, launching ramp, dock or mooring.

Incident: Any event or series of events arising from the same occurrence.

Jump Start: Starting a *disabled vessel's* engine by attaching an outside power source to the starting circuit by means of cables.

Member: The specific person named on the Sea Tow membership card, to whom the *primary vessel* is registered, or is owned by.

Primary Vessel: The named, or otherwise identified, specific vessel to which select membership privileges apply. Proof of ownership by the *member* is required.

Recreational Vessel: Any vessel, with an engine, that is not commercially registered or being used in a commercial manner.

Safe Port: One that can accommodate the safe mooring of your vessel and has available a means of communication (definition from USCG SAR Policy).

Salvage Operations: Any act or activity undertaken to assist a vessel or any other property in danger in navigable waters or in any other waters whatsoever (definition from the IMO International Salvage Conference 1989).

Note: All defined terms are show in italicized print.

MEMBERSHIP AGREEMENT

Benefits and regulations in this Membership Agreement supersede all prior versions.

DEFINITIONS

The following terms are defined in order to help *members* understand the privileges that a Sea Tow membership offers.

Assistance Towing: Non-emergency assistance provided to a *disabled vessel* (definition from the Federal Register 1988).

Charter/Rent/Lease/Borrow: Use of a chartered, rented, boat club or borrowed vessel by the *member* with the permission of the vessel's registered owner, where the *member* is the master of

MEMBERSHIP PROGRAM

Sea Tow Gold Card: This card provides membership benefits for any *recreational vessel* that has an engine and is registered to or owned by the *member (covered vessels)*. Any person operating a *covered vessel* is entitled to receive membership benefits for that vessel. The Gold Card *member* may also use his/her privileges on any vessel he/she *charters, rents, leases or borrows*. One of the *member's* vessels must be identified as the *primary vessel*.

Sea Tow Lake Card: This card provides Gold Card membership benefits on the specific inland body of water where the *member's home port* for their *primary vessel* is located. The Lake Card is designed for those members who boat solely on a single specific inland body of water 100 percent of the time. For a listing of Sea Tow locations that offer the Lake Card option, as well as the specific inland body of water each of those participating locations serve, please refer to seatow.com.

Sea Tow Corporate Card: This card is designed for *members* who have their *recreational vessel* registered under a corporate name. The Corporate Card covers the *primary vessel* only. Any person operating the *primary vessel* is entitled to receive membership benefits for that vessel.

Sea Tow Commercial Card: This card provides service for *commercial vessels*. The Commercial Card covers the *primary vessel* only. Any person operating the *primary vessel* is entitled to receive all membership benefits for that vessel at \$100 per hour.

Sea Tow Professional Mariner Card: If you make your living on the water, this card is for you. The Professional Mariner Card is a service package for individuals who regularly use multiple vessels in the performance of their maritime duties such as: yacht delivery captains, on-water instructors, etc. Any vessel the *member* is operating and is the master of, is entitled to receive membership benefits for that vessel, except for Dock-to-Dock Tows.



ORGANIZATION

Sea Tow is organized into three tiers with each having a different function.

Sea Tow Services International Inc.: The corporate office, located in Southold, New York, is responsible for the



administration of the Sea Tow worldwide membership program and the development of the network of franchisees who assist its *members*.

Sea Tow Franchisee: Each Sea Tow franchisee is the independent owner of a large geographic area of responsibility (AOR). Depending upon the membership demands, each franchisee may employ multiple captains and vessels and operate out of multiple ports within that AOR. When a Sea Tow *member* joins our program, that *member* is generally assigned to a specific franchisee's AOR.

Sea Tow Captains: All Sea Tow captains are highly trained professionals with years of boating experience. All Sea Tow captains meet the high standards of the United States Coast Guard and are licensed Merchant Marine Officers. In the event that the *covered vessel* becomes *disabled* and needs *assistance towing* in an AOR, a Sea Tow captain will respond to you on the water.

AREAS OF SERVICE

Home Area Tows: All *members* are entitled to unlimited *assistance towing* services on the *covered vessel* and may be towed by Sea Tow to the dock of their choice within their selected *home area* at no charge. No time limits, distance limits or dollar limits apply within your *home area*.

Multiple Area Towing: All *members* out of their *home area* will be towed by Sea Tow to the dock or facility that will best facilitate the repair or transportation of their boat, or to their *home port* if it is in the adjacent Sea Tow area.

Universal Towing Coverage: In areas where Sea Tow is not yet operating, Sea Tow will assist in arranging, and will reimburse for, *assistance towing* up to \$225 per hour, not to exceed \$5000 **PER INCIDENT**, to the dock or facility that will best facilitate the boat's repair or transportation, with no annual aggregate limit. **You must use a USCG licensed professional tower**, pay the bill and submit a copy of the invoice to Sea Tow Services International for reimbursement at Post Office Box 1178 Southold, New York 11971. Reimbursement requests must be postmarked within 60 days of service received. Tows and hourly rates in excess of \$225 per hour will not be paid without prior authorization.



SERVICE CONTRACT PRIVILEGES

Towing Services: Sea Tow will provide one vessel for *assistance towing*, or other covered service, to your *covered vessel* if it becomes *disabled* while away from your *home port*.

Alternatives to Towing: When conditions permit, the Sea Tow captain, as an alternative to towing the *covered vessel*, may elect to provide a *jump start*, *fuel transfer*, *disentanglement* (no diver) or other on scene service at no additional charge to the *member* except for fuel, parts or non-covered services used (e.g. diver, salvage, special unusual requests). If the problem can not be resolved on scene, Sea Tow will tow the *covered vessel*.

Ungroundings: Sea Tow will provide free ungrounding assistance to *covered vessels* when all five of the following conditions apply, namely that the vessel: is in a stable, safe condition, is not in *dangerous surf* or inside a *dangerous surf* line, is surrounded by water on all sides, has some movement (i.e. rocking), and can be refloated upon initial arrival or at the next high tide in 15 minutes or less by one Sea Tow boat. Ungroundings that do not meet the foregoing criteria are considered salvage services and are invoiced to the *member* as such.

Dock-to-Dock Tows: If the *primary vessel* is disabled at a *safe port* in your *home area*, Sea Tow will tow you to your *home port* at no charge. If the *primary vessel* is disabled at your *home port*, Sea Tow will arrange a tow within your *home area*, at no charge. In all cases the tow will be scheduled during off-peak hours and the *member* must be aboard the vessel. Dock-to-Dock Tows are not normally covered within the first 30 days after membership activation. Hauling vessels out for the season and due to impending bad weather are not covered.

LIMITATIONS & RESERVATIONS

Mayday Situation: Sea Tow and Sea Tow captains reserve the right to delay response to *members* in order to provide assistance to vessels in grave or imminent danger.

Severe Weather: Sea Tow reserves the right to decline or delay service due to severe or dangerous weather conditions. In such cases, the Coast Guard may be notified by Sea Tow and requested to respond.

Jump Start: For safety reasons, Sea Tow will not provide *jump starts* at *home ports*. On-water *jump starts* are at the discretion of the captain and only if they can be performed safely.

Non-towing Assistance Items: Items such as fuel, parts,

de-watering pumps, SCUBA divers, haul-outs, etc., are not covered by the membership program.

Heavy Traffic: Sea Tow *members* always receive priority service. However, on days of heavy boating traffic, *member* calls will be handled in the order they are received.

Salvage Operations: *Salvage operations* are not covered by the membership. Vessels wrecked, beached, on fire, taking on water, in the surf or surf line, sinking or sunk are not covered by the membership.

Disentanglements: *Disentanglements* are at the discretion of the captain and will be completed to the best of his/her ability. In some cases a tow may be safer. If a diver is used, there will be a charge their time.

Pre-existing Problems: A membership applicant guarantees that the *covered vessel(s)* will be reasonably maintained and in reasonable working order when he/she joins. Therefore, pre-existing problems are not covered under one's membership. This applies to new memberships and any changes in *primary vessel* information.

Refunds: Refunds, less a processing fee of \$15, will only be provided within 30 days of membership activation provided no membership services have been rendered. After 30 days remaining time on membership is transferable.

Insurance: Towing charges as part of an insurance claim such as a *salvage operation*, wreck removal or the towing portion of a damage claim covered by a hull insurance policy are not covered *member* privileges. Any payment provided by an insurance company to the *member* for services rendered by Sea Tow is payable to Sea Tow.

Activation: All memberships activate 24 hours from receipt of payment. Any expired membership will have a reactivation period of 24 hours once payment is received. Membership benefits expire with membership expiration.

Other Towing Services: Towing invoices from non-Sea Tow providers are not covered when there is a Sea Tow provider in the area. A non-licensed Good Samaritan, marina, or other may not charge for services as it is in violation of federal law. Sea Tow will not offer reimbursement for this type of service as it should be given free of charge. Sea Tow is not responsible for the actions of providers who have no pre-existing written contractual relationship with Sea Tow.

Changes to Primary Vessel: It is the *member's* responsibility to immediately contact Sea Tow and inform them of any changes to *primary vessel* information, including, but not

limited to, *home port*, ownership, and vessel information. Changes are effective 24 hours after Sea Tow is notified.

Second Sea Tow Boat: If the use of a second towboat is required, the *member* may be charged for the services rendered by the second towboat.

Proof of Ownership: Evidence of ownership by registration, documentation or bill of sale must be provided at time of service. If such evidence is unavailable, and not provided to Sea Tow within 24 hours, you may be charged for services rendered.

Boats Over 65 Feet: Service is not available in all areas. If a second towboat is required the *member* may be charged for services rendered by the second towboat.

Lake Card Membership: Multiple Area Towing and Universal Towing Coverage benefits do not apply.

Other:

If your vessel is aground in a marine sanctuary or other protected area, you may be responsible for additional charges.

Members are limited to one tow (or alternative to tow) per *incident*.

Services provided by Sea Tow are not part of an insurance policy and do not provide for any liability or damages arising out of injury to persons, boats or property.

Sea Tow reserves the right to withdraw any membership for abuse of privileges without reimbursement. This includes misrepresentation of vessel condition, excessive towing, fraud, intoxicated operation, lack of upkeep and care of the vessel, or abuse of Sea Tow personnel.



BAHAMAS, MEXICO & CANADA

Sea Tow reserves the right to modify or terminate this policy at any time without notice.

In all cases the member or a designated representative must be aboard the vessel.

Vessels disabled in the Bahamas, Mexico or Canada will be serviced in accordance with the Sea Tow Membership Agreement.

Total coverage provided under Universal Towing Coverage is limited to USD \$225 per hour or \$5,000 per incident, whichever is less. The *member* is responsible for any

additional charges, including but not limited to, dockage while the tow is arranged, flying guests, passengers or themselves to and from the United States, customs fees, etc...

Vessels will be towed to the United States only from a *safe port* upon prior arrangement. Vessels will not be towed during periods of storms or conditions that could deteriorate or endanger the vessel, captain, crew or passengers of the towed vessel. The Sea Tow captain will, in his sole discretion, decide when to perform the service.

Tows to the United States will only be performed Monday through Friday by prior arrangement. Due to heavy service, we will not schedule any service to the United States on a Saturday or Sunday. All vessels being towed from a foreign port must clear U.S. Customs or other as U.S. law indicates. All U.S. Customs, Bonding, Agent or other costs for the tower and the *member* are the responsibility of the *member*. Stand-by time of the towboat caused by Customs delays will be the responsibility of the *member* and invoiced per the franchise's rate card. Sea Tow reserves the right to fly in parts or personnel to effect repairs in lieu of towing or to place personnel on board the vessel to assist in towing.

Bahamas: Vessels that cannot be serviced in the nearest Bahamas facility at Marsh Harbour, Nassau or Freeport, and require a tow back to the United States, must make arrangements with the local franchise, their *home area* franchise or Sea Tow Services International. These vessels may only be towed to commercial ports in the United States. Vessels may be towed from West End, Grand Bahama Island to Lake Worth Inlet, West Palm Beach, FL, Fort Pierce Inlet, Fort Pierce, FL or from Bimini to Port Everglades, Fort Lauderdale, FL or Port of Miami, Miami, FL. In lieu of towing the vessel, it may be shipped via freighter to the United States. *Member* is responsible for arrangements and Customs fees and paperwork; Sea Tow will pay freight charges only.

Mexico – West Coast: When possible, vessels will be towed back to the United States from Ensenada, Mexico to the closest port allowed by U.S. Customs. All arrangements must be via Sea Tow San Diego or Sea Tow Services International. All other vessels south of the United States border will be serviced according to the *Universal Towing Coverage* policy.

Mexico – East Coast: All vessels will be serviced according to the *Universal Towing Coverage* policy.

Canada: All vessels will be serviced according to the *Universal Towing Coverage* policy.



MEMBERSHIP AGREEMENT

Benefits and regulations in this Membership Agreement supersede all prior versions.

DEFINITIONS

Roadside Assistance: Non-emergency assistance provided to a vehicle disabled along the side of the road

Disabled Towing Vehicle: A vehicle, that while being operated, has been rendered incapable of proceeding under its own power and is in need of assistance

Disabled Trailer: Any trailer, that while being hauled by a vehicle, has been rendered incapable of being moved due to mechanical failure

Fuel Transfer: Delivery of gasoline or diesel fuel to a disabled vehicle

Incident: Any event or series of events arising from the same occurrence

Jump Start: Starting a disabled vehicle's engine by attaching an outside power source to the starting circuit by means of cables

NOTE: All defined terms are shown in italicized print.

TERMS & CONDITIONS

Trailer Care will provide *roadside assistance* for the *disabled trailer* and/or *disabled towing vehicle* when away from its normal storage location. When conditions permit, and as an alternative to towing, Trailer Care may elect to repair the trailer or towing vehicle on scene. If the problem cannot be resolved on scene, Trailer Care will tow the trailer to the nearest repair facility or safe location.

Trailer Care Marine applies to all marine trailers* owned by or registered to the *member*.

Trailer Care Universal applies to all trailers* owned by or registered to the *member*.

Services for the towing vehicle are limited to *roadside assistance* for flat tires,** *jump starts*, lockout service, and *fuel transfers*.

Services are covered up to \$300 per incident and do not cover the cost of parts or fuel. Service is Sign-and-Drive when available up to coverage limits. The member is responsible for any remaining balance to the service provider. All other member requests will be reimbursed up to the coverage limits per this agreement.

*Vehicles and trailers used for commercial purposes, as well as mobile homes, are not covered.

****Flat Tires:** Trailer Care will cover the replacement of the defective tire with the vehicle's spare or delivery of a new tire if necessary and reasonably possible.

LIMITATIONS & RESERVATIONS

Emergency Situation: Any situation requiring immediate assistance by emergency personnel. Trailer Care does not handle calls of this nature. All callers will be directed to call 911.

Jump Starts: For safety reasons Trailer Care service providers will provide battery *jump starts* when safe and reasonably practical. If a *jump start* cannot be performed safely, the service provider may elect to tow your trailer or towing vehicle to a location where the situation can be remedied.

Reimbursement: Claims must be postmarked within 60 days of the *incident* in order to be considered for reimbursement. Receipts submitted for reimbursement must include: the specific date of service, detail of services provided and the duration of service in order to be considered for reimbursement. Repairs received post roadside assistance are not covered under the Trailer Care membership benefits. **For reimbursement the invoice or a legible copy must be mailed to: Sea Tow Trailer Care, PO Box 1178, Southold, New York 11971.**

Pre-Existing Problems: A membership applicant guarantees that the covered trailer(s) and towing vehicle(s) will be reasonably maintained and in reasonable working order when they join Trailer Care. Pre-existing problems are not covered under the membership.

Activation: Your membership will be effective 24 hours after activation. Any expired membership will have a reactivation period of 24 hours once payment is received. Membership benefits expire with membership expiration.

Other Towing Services: Trailer Care will only offer reimbursement for services provided by a properly licensed professional tow service. A receipt with the provider's company name must be submitted for reimbursement. Trailer Care is not responsible for the actions of providers that have no pre-existing written contractual relationship with Trailer Care.

Proof of Ownership: Evidence of ownership by registration or bill of sale may be required at time of service. If such evidence is unavailable you must provide this information prior to being reimbursed.

- *Members* are limited to one act of service per *incident*.
- Services provided by Trailer Care are not part of an insurance policy and do not provide for any liability or damages arising out of injury to persons or property.
- Trailer Care reserves the right to withdraw any membership for abuse of privileges without reimbursement. This includes misrepresentation of trailer or towing vehicle condition, excessive service, fraud, intoxicated operation, lack of upkeep and care of the towing vehicle or trailer, or abuse of Trailer Care personnel.
- Cost of services varies by the service provider and should be discussed and agreed upon prior to services being rendered. Trailer Care is not responsible for disputes arising over costs of services.
- Response times will vary from area to area. Trailer Care does not guarantee response within a designated period of time.
- Repairs related to the *incident* that occur after the *roadside assistance* or delivery of the trailer to a repair facility or safe location, are not covered.