

**Harbors' Rules, Regulations, and Procedures**  
**Boathouse Insurance Requirements- Commission Adopted**  
**November 19, 2013**

**2.3 MOORAGE & FACILITIES**

**J. Boathouse Moorage:**

**1. Boathouses (Individual and Multiparty)**

- o. The Port requires that all Boathouse Owner(s) carry and maintain liability insurance on the boathouse structure. All Boathouse Owners and Boathouse Organizations are required to provide evidence of insurance by submitting a copy of the policy. It is the responsibility of the Boathouse Owner and Boathouse Organization to supply the Harbor Office with a current insurance certificate each year.
  - i. Insurance for Individual Boathouses shall be maintained at a minimum of \$1 million for liability for property damage and death and/or bodily injury.
  - ii. Due to their difficulties in obtaining liability insurance for Multiparty Boathouses, coverage for the boathouses shall be through the vessels that are moored within the structure. Such vessels shall maintain a Yacht Policy with Protection & Indemnity (P & I) insurance with a minimum \$1 million liability coverage, naming the Port as additionally insured.

Alternate insurance coverage maybe considered and approved by the Executive Director on a case by case basis.

For Multiparty Boathouses structures that have all of their vessels covered by the insurance described above, the January 15<sup>th</sup> deadline for providing an Organizing Agreement will be extended to July 15, 2014.

Once the Multiparty Boathouses are legally organized, the insurance for Multiparty Boathouses shall be maintained at a minimum of \$3 million for liability for property damage and death and/or bodily injury. At which time, the vessel insurance requirement will revert back to the original \$300,000 liability coverage.