

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for marinas, boatyards, and boat storage operators. Priorities reflect typical exposure; confirm against slips and services.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Marina Operators Legal Liability	Covers customers' boats in the marina's care — general liability excludes them.	CORE
☐ General Liability	Covers visitor and customer injuries on docks and grounds.	CORE
☐ Commercial Property (incl. Docks & Piers)	Covers buildings, docks, lifts, and equipment — docks may need scheduling.	CORE
☐ Pollution Liability	Covers fuel spills and cleanup — often excluded elsewhere.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits for fires and serious injuries.	PREVALENT
☐ Workers' Comp (incl. USL&H where needed)	Boatyard workers may need federal longshore coverage — confirm.	CORE
☐ Protection & Indemnity / Liquor	Needed for marina-owned boats, rentals, and restaurants or bars.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is customers' boats. General liability excludes property in the marina's care, and one fire can spread across a dock of boats. Marinas should carry marina operators legal liability sized to the boats they hold, and require every boat owner to carry hull and liability insurance.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.