



Insurance Requirements

Certificate of Insurance Must List the Following:

1. Liability Coverage: Minimum coverage of \$500,000 including Fuel Spill*
2. SF Marina listed as additional insured:
City of San Francisco Marina Small
Craft Harbor
1 Marina Green Drive
San Francisco, CA 94123
3. Hull coverage for the value of the vessel

*For those berth holders who do not have the minimum Liability Coverage of \$500,000 including Fuel Spill because their vessel is covered by an Umbrella Policy, a Protection and Indemnity Clause is necessary on the policy. Protection and Indemnity Insurance (P&I) is liability coverage for watercraft. It is a type of mutual maritime insurance. It protects the insured from liabilities, bodily injury and/or property damage due to the use and/or ownership of the insured vessel. Where a marine insurance provides "hull and machinery" coverage, P&I covers open-ended risks.

SF Marina Rules & Regulations: Section 13-E:

Insurance Requirement: The owner shall procure and keep in effect insurance for his/her vessel covering hull replacement and general liability. Hull value will be based on the National Automobile Dealers Association (NADA) or similar for the marine industry. The amount of liability coverage will be a minimum of \$500,000, including fuel spill liability. The City will be named as additionally insured for liability coverage, and such policy shall be endorsed to provide waiver of subrogation rights and to provide written notice of cancellation to the City.

The insurance shall be in form and substance satisfactory to the Harbormaster and shall be placed with responsible underwriters, which have an assigned policyholder's rating of A (or higher) and Financial Size Category Class VII (or larger) in accordance with the latest edition of the "Best's Key Rating Guide", and which are currently authorized by the Insurance Commissioner to transact business in the State of California.

The owner shall deliver to the Harbormaster certificates of insurance and additional insured policy endorsement from insurers in a form reasonably satisfactory to the Harbormaster, evidencing the coverage required hereunder promptly upon the Harbormaster's request, and shall provide the Harbormaster with certificates thereafter at least thirty (30) calendar days before the expiration dates of expiring policies.

Any vessel found not to have proof of valid insurance coverage, as specified in this Section of





Daniel Lurie, Mayor

Kat Anderson, Commission President
Philip A. Ginsburg, General Manager

the Rules and Regulations, will be given seven (7) calendar days to provide proof of compliance, and if proof of coverage is not provided within such period, the berthing license will be automatically cancelled. The owner shall also procure and maintain, at his/her own cost and expenses, any additional kinds of insurance which in his/her own judgment may be necessary for vessel's protection

