



HARBOR RISK

A DIVISION OF
INNOVATION GROWTH PARTNERS SPECIALTY, LLC

Recreational Marine Program



CASE STUDY NO. 1

A customer brought a vessel to our policyholder to store during the winter season. Our policyholder dropped the vessel from the forklift they were using to put the vessel in rack storage.

While a standard general liability policy would not afford coverage, our Marina Operators Legal Liability policy offered coverage and paid \$20,000 to repair the dropped vessel.

CASE STUDY NO. 2

A dock that was covered from the elements was damaged by a large fire that began in a customer's boat. The policyholder sustained three distinct losses arising out of the fire. Along with loss of the dock itself and debris removal of the remains, the claim triggered Sudden & Accidental Pollution coverage which was purchased and was included in the Marina Operators Legal Liability policy.

Our coverages were able to respond to all three types of loss. It cost \$275,000 to repair the dock, including debris removal, and \$100,000 for Sudden & Accidental Pollution; total paid was \$375,000.

Comprehensive, Cost-Effective Marine Insurance

As an experienced marine insurance leader, Harbor Risk is dedicated to its mission to proactively understand the unique insurance needs of its clients and agents and provide tailored solutions to cover a broad range of marine risks. Our strong and ongoing relationships are anchored by our team's in-depth experience and knowledge of recreational marine businesses. We work with you to structure a comprehensive, cost-effective program that safeguards assets and protects against potential losses.

Contact us to renew your coverage.

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