**CRESCENT CITY HARBOR DISTRICT**  
**VESSEL INSURANCE POLICY**  
*Adopted by Resolution No. 2025-08 on August 11, 2025*

**1. Purpose and Applicability**

Effective September 1, 2025, ~~or upon acceptance of a slip assignment thereafter,~~ all vessels moored or assigned a slip within the Crescent City Harbor District—whether recreational, commercial, or business-use—~~must~~ shall maintain current and valid vessel liability insurance in compliance with this policy in order to retain their moorage privileges.

This policy applies to all slip licensees, long-term moorage agreements, and vessels granted extended berthing privileges beyond transient status. This requirement supports the District’s duty to protect public assets, reduce risk exposure, and promote a safe and environmentally responsible harbor.

**2. Minimum Insurance Requirements**

**(a) All Vessels (Recreational, Commercial, and Business Use)**

Each vessel must maintain current Protection and Indemnity (P&I) liability insurance, which includes:

* **Minimum coverage limit:** Recreational Vessels: $300,000

Commercial Vessels: $1,000,000

* **Coverage must include:**
  + Wreck removal
  + Pollution liability

The Crescent City Harbor District must be named as an Additional Insured on the policy, if available from the underwriter. A Certificate of Insurance showing required coverage limits may suffice if the insurer does not offer an Additional Insured endorsement.

**3. Transient and Extended-Stay Vessels**

* Short-term or transient vessels (under 14 days) are encouraged, but not required, to provide proof of insurance.
* Transient vessels seeking stays beyond 14 days ~~may~~ shall be required to show proof of insurance as a condition of extended moorage~~, at the discretion of the Harbormaster~~.

**4. Additional Requirements**

* **~~Sublet Vessels:~~** ~~Any vessel subletting a slip must provide proof of insurance meeting the requirements of this policy.~~
* **Partnership Vessels:** Insurance documentation must list the individual names of all partners in the vessel’s ownership, where applicable.

**5. Exempt Vessels**

This policy does not apply to:

* Vessels stored in designated **dry storage** areas
* **Kayaks, canoes**, or other **human-powered watercraft**
* **Launch ramp users** not assigned to a slip or extended moorage

**6. Enforcement Measures**

To ensure compliance and protect District interests, the following enforcement procedures shall apply:

Effective September 1, 2025, all slip renters will be required to present a valid **Insurance Declaration Page** or **Certificate**.

⚠ Insurance cards or binders will not be accepted.

A **monthly uninsured vessel fee of ~~$75~~** **$200** will be assessed to any slip holder who has failed to provide valid proof of insurance.

* The fee will begin 60 days after policy expiration and may be assessed for up to 12 months.
* Commercial fishing vessels may apply in writing for an extension to stay enforcement, subject to approval of the Chairperson or designee, ~~granted an extension at the discretion of the Harbormaster,~~ on a case-by-case basis.

The District may begin the slip revocation process for any slip holder who remains out of compliance for more than 12 months. Slip revocation shall be a last-resort measure, and only after written ~~adequate~~ notice and a 30-day opportunity to cure noncompliance. Appeals of a slip revocation notice must be filed with the Board of Harbor Commissioners within the 30-day cure period. The Board will place the appeal hearing on the agenda for its next Regular Meeting.

**7. Administrative Authority**

The Harbormaster or their designee is responsible for administering this policy, verifying documentation, and issuing notices. All enforcement actions involving fees or revocation shall be reported monthly to the Board. The Board reserves the right to review and amend this policy as needed. ~~authorized to interpret and implement this policy, to determine insurance acceptability, and to take appropriate steps to ensure consistent enforcement.~~