



Chubb's marine facilities insurance is designed to address the unique needs of marina operators, boat dealers, premier boat builders/manufacturers, yacht brokers, and yacht clubs. This segment of the U.S. marine market must not only protect against risks that can occur in water, but also on land. Chubb's Marine Facilities Group offers the recommendations below to help our clients navigate these risks effectively.

Marinas/Yacht Clubs

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| <ul style="list-style-type: none"> <input type="checkbox"/> Have a copy or access to NFPA 303: Fire Protection Standard for Marinas and Boatyards <input type="checkbox"/> Provide at least one egress ladder at each dock <input type="checkbox"/> Provide a "throwable" life ring, with at least 60 feet of line attached, at each dock <input type="checkbox"/> Provide at least one annual training session on fire response procedures and the use of portable fire extinguishers <input type="checkbox"/> Inspect portable fire extinguishers annually and ensure the inspection tags are affixed <input type="checkbox"/> Place portable fire extinguishers in a suitable enclosure to protect them from exposure to the elements <input type="checkbox"/> Replace missing fire extinguishers <input type="checkbox"/> Inspect the sprinkler system annually <input type="checkbox"/> Connect building smoke detectors to either Fire Department or central station service <input type="checkbox"/> Post "No Swimming" signs at each dock <input type="checkbox"/> Repair/replace deck boards to prevent trip/fall hazard | <ul style="list-style-type: none"> <input type="checkbox"/> Clear walkways from cables, cords and lines running across docks and slips <input type="checkbox"/> Provide required signage at fuel docks to comply with NFPA 303 <input type="checkbox"/> Place a portable fire extinguisher at two sides of the fuel dispensing area <input type="checkbox"/> Ensure there is a marked and easily accessible emergency fuel shut off switch <input type="checkbox"/> Provide for annual inspection of the overhead hoist system or travel lift <input type="checkbox"/> Ensure all compressed gas cylinders are secured in a suitable location/enclosure to prevent accidental tipping <input type="checkbox"/> Remove all flammable substances and place in suitable locker <input type="checkbox"/> Clear area of clutter: debris, idle pallets and extraneous materials from premises regularly <input type="checkbox"/> Trim back trees and foliage from the fence line to minimize the fire hazard and security concern. <input type="checkbox"/> Warn slipholders not to step their masts near overhead power lines on/near the premises | <ul style="list-style-type: none"> <input type="checkbox"/> Repair/replace damaged or missing sections of fence along the periphery of your premises <input type="checkbox"/> Use jack stands and keep blocks to properly support boats in storage <input type="checkbox"/> Develop a Hurricane Preparedness Plan <input type="checkbox"/> Place all vulnerable inventory off the floor to prevent water damage in low-lying areas <input type="checkbox"/> Provide some form of physical security to prevent theft of trailered boats on premises <input type="checkbox"/> Inform local police of your facility layout and normal hours of operation and request they include it in their regular patrol <input type="checkbox"/> Obtain a current Certificate of Insurance from all subcontractors and co-tenants <input type="checkbox"/> Have all subcontractors sign an agreement that specifies their roles and responsibilities <input type="checkbox"/> Obtain Motor Vehicle Records annually for all employees who drive company vehicles |
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Boat Dealers

- ☐ Provide at least one annual training session on fire response procedures and the use of portable fire extinguishers
- ☐ Inspect portable fire extinguishers annually and ensure the inspection tags are affixed
- ☐ Secure portable fire extinguishers in their mounting brackets
- ☐ Replace missing fire extinguishers
- ☐ Have at least one portable fire extinguisher in the office and another in the yard area
- ☐ Inspect the sprinkler system annually
- ☐ Connect building smoke detectors to either Fire Department or central station service
- ☐ Provide for annual inspection of the overhead hoist system or travel lift
- ☐ Repair/replace damaged or missing sections of fence along the periphery of your premises
- ☐ Use jack stands and keep blocks to properly support boats in storage
- ☐ Develop a Hurricane Preparedness Plan
- ☐ Place all vulnerable inventory off the floor to prevent water damage in low-lying areas
- ☐ Provide some form of physical security to prevent theft of trailered boats on premises
- ☐ Inform local police of your facility layout and normal hours of operation and request they include it in their regular patrol
- ☐ Develop a standard Warranty policy, one that has been written and/or reviewed by legal counsel
- ☐ Obtain a current Certificate of Insurance from all subcontractors and co-tenants
- ☐ Have all subcontractors sign an agreement that specifies their roles and responsibilities
- ☐ Obtain Motor Vehicle Records annually for all employees who drive company vehicles

Boatbuilders

- ☐ Provide at least one annual training session on fire response procedures and the use of portable fire extinguishers
- ☐ Inspect portable fire extinguishers annually and ensure the inspection tags are affixed
- ☐ Secure portable fire extinguishers in their mounting brackets
- ☐ Replace missing fire extinguishers
- ☐ Have at least one portable fire extinguisher in the office and another in the yard area
- ☐ Inspect the sprinkler system annually
- ☐ Connect building smoke detectors to either Fire Department or central station service
- ☐ Provide for annual inspection of the overhead hoist system or travel lift
- ☐ Repair/replace damaged or missing sections of fence along the periphery of your premises
- ☐ Use jack stands and keep blocks to properly support boats in storage
- ☐ Develop a Hurricane Preparedness Plan
- ☐ Place all vulnerable inventory off the floor to prevent water damage in low-lying areas
- ☐ Provide some form of physical security to prevent theft of trailered boats on premises
- ☐ Inform local police of your facility layout and normal hours of operation and request they include it in their regular patrol
- ☐ Develop a standard Warranty policy, one that has been written and/or reviewed by legal counsel
- ☐ Obtain a current Certificate of Insurance from all subcontractors and co-tenants
- ☐ Have all subcontractors sign an agreement that specifies their roles and responsibilities
- ☐ Obtain Motor Vehicle Records annually for all employees who drive company vehicles

Top Deficiencies

- ☐ Provide at least one egress ladder at each dock
- ☐ Provide a “throwable” life ring, with at least 60 feet of line attached, at each dock
- ☐ Inspect portable fire extinguishers annually and ensure the inspection tags are affixed
- ☐ Secure portable fire extinguishers in their mounting brackets
- ☐ Post “No Swimming” signs at each dock
- ☐ Clear walkways from cables, cords and lines running across docks and slips
- ☐ Provide required signage at fuel docks to comply with NFPA 303
- ☐ Place a portable fire extinguisher at two sides of the fuel dispensing area
- ☐ Clear area of clutter: debris, idle pallets and extraneous materials regularly
- ☐ Repair/replace damaged or missing sections of fence along the periphery of your premises
- ☐ Inform local police of your facility layout and normal hours of operation and request they include it in their regular patrol
- ☐ Obtain a current Certificate of Insurance from all subcontractors and co-tenants

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