



Specialty Marine Insurance

The customized marine insurance solutions you need to protect your business.



USI Affinity's Specialty Marine program offers comprehensive core coverages for all types of recreational marine organizations and businesses, including marinas, boat dealers, yacht clubs, and more.

Let our 20+ years of experience work for you.

Marina Operators Legal Liability (MOLL)

- Coverage for boats, motors, trailers and other property in your care, custody and control. Typically excluded from many policies.

Piers and Docks Coverage

- Coverage for piers, floating docks and fixed docks. Typically excluded from many policies. Average uncovered claims starts at \$150,000+.

Core Coverage Enhancements

- Enhanced general liability, marine and property coverages not found with non-marine insurers.

Multi-Line Coverage On One Policy

- One-carrier policy for insurance exposures for general liability, marine, property, auto, workers' compensation and bumbershoot coverages.

Cost Saving Opportunities

- Association and Clean Marina credits plus additional savings through loss control and payment plans.
- Up to a 5% safety credit for association members on package policies.
- Exclusive 5% credit offered for policyholders who maintain certification by the Clean Marina program.
- Limit frequency of out-of-pocket deductibles paid (\$1,000–\$10,000) and future premium increases due to losses.
- Interest-free payment plan which, on average, can save \$1,200–\$2,300 in financing costs.

WHY WE'RE DIFFERENT

Standard Insurance

- A standard general liability policy excludes coverage for care, custody and control of property in a policyholder's possession.

USI's Approach

- Our Marina Operator's Legal Liability coverage grants coverage for boats, motors, and trailers in your care, custody and control.

Why It Matters

- Most policies exclude this coverage. We typically pay claims from \$5,000–\$75,000.

CASE STUDY

A customer brought a vessel to our policyholder to store during the winter season. Our policyholder dropped the vessel from a forklift while placing 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.

CONTACT US

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