

### Chart your course for the water's edge

The underwriting expertise of Harbor Risk charts your course to specialized insurance with our marina program. For years, the staff at Harbor Risk has worked with The Hanover to develop comprehensive, innovative, and economical insurance products tailored to the needs of marinas, boat builders, boat dealers and yacht clubs throughout the south and midwest. We are proud to offer the superior service and competitive pricing that have made us a leader in the marina insurance industry.



#### Hanover Marine

# Businesses that serve boaters need a safe harbor, too

#### Comprehensive solutions for marinas, boat dealers and yacht clubs

When you look around your marina, you might see a flurry of activity on any given day as boaters take to the open waters. Some people go for recreation, while others simply look to enjoy peaceful waterways and escape the land. Many return to tie their lines at your docks. It's a little piece of nautical life we all know well.

As a marina operator, you should know about our marina program. This program provides complete and affordable protection from all of the elements that marina operators, boat dealers and yacht clubs face every day.

You understand the importance of having a flexible insurance program that covers you where you need it most. After all, your business depends on it. With the marina program from The Hanover, you'll receive the type of coverage that helps protect your business from a wave of serious risks.

## Marina coverages and services

Here's a look at the full line of primary coverages and services we offer:

- Marina operators legal liability—
   Covers the care, custody and control exposures for which you are legally liable while offering repairs, storage, moorage, docking, hauling, launching, fueling, and other transient services
- Protection and indemnity—watercraft liability coverage

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- Boat dealer's coverage—to protect the assets of your boat dealership
- Piers and docks coverage—coverage for your valuable piers and docks
- Owned workboats—hull coverage for owned workboats

The following coverages are also available:

- Property
- General liability
- Equipment
- Commercial auto
- Bumbershoot (marine excess liability)
- Workers' compensation
- Sudden and accidental pollution

#### We know these waters well...

Here's what makes the marina program from The Hanover different from others:

- Superior customer service
- Experienced claims handling
- Loss prevention services

#### For more information:

Learn more about our marina program by contacting a Hanover agent, a local independent agent, or Harbor Risk at:

Harbor Risk 3333 Deposit Drive NE, Suite 230, Grand Rapids, MI 49546

Fax: 610-537-2099

Toll Free: 866-411-7446





The Hanover Insurance Company 440 Lincoln Street, Worcester, MA 01653

hanover.com
The Agency Place (TAP)—https://tap.hanover.com

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