

DOCUMENTATION & INFORMATION REQUIRED TO RENT A BERTH

Permission from Owner of Slip/Property

- Emery Cove is a 'dockminium' condo association wherein all of the 430 slips are privately owned.
- Permission must be obtained from the slip owner prior to staff's ability to issue a Berthing Lease or Agreement or to approve any vessel to occupy a slip.

A completed Berth Application

- The Berthing Agreement, Registration and Certificate of Insurance need to be in the same name, otherwise check with the harbor office.

Proof of ownership

For California State Registered vessels thru Department of Motor Vehicles (DMV);

- a current DMV Registration

For U.S.Coast Guard 'Documented' vessels

- copy of the Certificate of Documentation or
- if a new purchase copy of the Bill of Sale and documentation application for change of name with 'Traveling Letter' from Coast Guard.

Documents for vessels registered under a Business Name:

- Sole Proprietor: Fictitious Business Name Statement.
- LLC- Partnership: Partnership Articles naming the Partners stamped and dated. If slip applicant is not a partner then we need a letter from a named partner 'notorized' authorizing to sign for the partnership in specific regards to the boat; the vessel description should be in the letter.
- Corporation –
 1. Articles of Incorporation filed at the County and have an Official County Recorders Endorsement with a Date on the front page
 2. Minutes or a Resolution from a recent meeting (within one year) showing who is authorized to sign for the Corporation and naming the officers/directors. The person signing the lease agreement needs to be authorized by the Corporation Minutes or a letter from an authorized signer approving the lease agreement with the signature 'notorized' if the officer is not present and the vessel description included.

Gate keys

- \$20 per key – purchased, not a deposit

Berth Rent / Slip Size/ Vessel Approval

- First month's rent (prorated for mid month move in) and a security deposit equal to one months rent is due prior to the date of move in.
- The rental rate is based on the berth length with zero overhang. This means the vessel 'tip to tip' must fit inside the slip. The length overall includes everything. For example length includes; bow sprits, booms, dinghy davits, dinghy's, swim platforms, BBQ's etc. Length will be determined when the boat arrives and overall length is measured by marina personnel.
- The Harbor Master retains the right to approve all vessels on arrival and refuse berthing.
- Vessels older than 20 years will require a current photo of the vessel prior to arrival. A side view showing C.F. numbers or documented name is preferred.
- Wood vessels have an inspection by the Harbor Master no matter the year or make. Inspection forms are available to review prior to arrival.

Insurance Requirements

The owner of every vessel berthed in our marina must provide the marina with evidence of liability insurance coverage and also provide us with a Certificate of Insurance naming Emery Cove Marina, 3300 Powell St #203, Emeryville, CA 94608 as an additional insured under said policy. The insurance requirements are contained in the Emery Cove Berthing Lease/Berthing Agreement, as well as in the harbor Rules. There can be no exceptions. Liability insurance coverage is not expensive and most people buy this protection anyway since it is a prudent business decision. Such coverage is also a standard requirement of nearly every marina in California since it protects not only the marina and its employees but all of the other boaters, tenants, owners, visitors, vendors, etc. who may be at the marina.

The following are some Q & A's as to what is required:

- Who must obtain insurance?
The owner of every vessel berthed at Emery Cove Marina under the Berthing Lease must obtain a policy of liability insurance for that vessel.
- What are the coverage limits? The minimum coverage amount is:
 1. \$1 Million for any vessel docked in a slip over 40' in length.
 2. \$500,000 for any vessel docked in a slip 40' or less if the \$1 MIL is cost prohibitive. Explanation for cost prohibitive includes; Few providers write 'Liability Only' (Boat US, Progressive, Markel may). Of those providers that write "Liability Only" coverage, some do not offer over the \$500,000 limit. For those boat owner(s) without an Umbrella Coverage Policy, it may be cost prohibitive to secure the increased coverage considering value of vessel, haul out and policy costs.
- What type of insurance?
 1. Liability insurance is required by our Berthing Lease and the marina Rules and Regulations. You may wish to have property damage/collision coverage as well for your vessel. Liability Only insurance policies must include Protection & Indemnity (P&I). Two very important areas of P&I coverage that are generally included under this form, in addition to the normal provisions, are "Removal of Wreck" and Pollution". Costs for the removal of your sunken vessel or pollution remediation resulting from a collision, fire, or sinking may be extremely high and your policy must cover this exposure. Split Limits versus Combined Single Limit (CSL) Emery Cove requires a CSL policy. Here is an example of the difference. Split Limit Coverage= \$250,000 per person bodily injury/\$500,000 per accident bodily injury/\$100,000 property damage. CSL Coverage= \$500,000 for bodily injury and property damage. With the split limit while the combined payout may be more someone injured may cost more than \$250,000 and the Property damage may be more than \$100,000. With the CSL all categories are covered to \$500,000.
 2. Umbrella Policies: We accept umbrella policies to cover liability amounts not available through a yacht policy as some companies are sometimes limited to the \$500,000 liability limit. However; the vessel policy must be listed as underlying coverage on the schedule and either the schedule must be provided or the yacht coverage must be specified and identified on the Certificate of Insurance provided to Emery Cove.
- What are Certificates?
A Certificate of Insurance is issued by your insurance broker and is simply a filled-in form verifying that your insurance is valid and in place; it also must name Emery Cove Marina as an 'additional insured'. Certificates of insurance are easily issued by the agent usually without any cost to you and they can be sent to us via FAX or mail by the agent within 24 hours of your request. Our FAX: 510-428-4940
- Where can I buy coverage?
Boat owner's liability insurance is available from a number of Insurance Agencies or brokers. You may call the harbor office for a list of marine insurance agents or brokers who specialize in yacht owner's insurance coverage.
- Are there any exceptions?
No. There can be no exceptions to the insurance requirement at Emery Cove. Failure by a boat owner to: (a) obtain liability insurance and (b) provide the marina with a Certificate of Insurance is a material breach of the Berthing Lease and the un-insured vessel cannot remain at our Marina. It is not only for your own protection, it is also for the protection of all boat owners, tenants, visitors, vendors, employees, etc.

Questions? Contact Diane Isley, Harbor Master

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