

ACMCA Insurance Status

Legacy Insurance Coverage does not reflect current full replacement values (2026)

- *Deductible amount set at \$100k (WBW claim made in 2023)*
- *Current Premiums ~\$190k / yr (w/25% increase in coverage)*
- *ACMCA **does not** cover boats; must have owner/tenant insurance*

Structure	Insurance \$M	Est. Replacement ~\$M	Primary Risk(s)
Breakwaters	3.9	12	Storms/ Collisions
A Dock	1.7	6	Fire/Collapse
B Dock	3.3	10	Fire/Collapse
C Dock	3.3	10	Fire/Collapse
D Dock	1.0	3.5	Wave/Collision
Onshore	0.5	1	Fire/Storm
Total	13.7	42.5	

Anchor Cove Marina Insurance Schedule (as of 7/21/2026)

Policy	Carrier																			Coverage limits	Deductible
		2026-2027		2025-2026		2024-2025		2023-2024		2022-2023		2021-2022		2020-2021		2019-2020	2018-2019	2017-2018	2016-2017		
		Premium	% increase	Premium	% increase	Premium	% increase	Premium	% increase	Premium	% increase	Premium	% increase	Premium	% increase	Premium					
Storage Tanks	Crum & Forster Specialty	\$914	6.0%	\$862	-0.1%	\$863	9.0%	\$791	5.0%	\$754	0.0%	\$754	7.3%	\$702	3.6%	\$678				\$1 million	\$5,000
Bumbershoot / Umbrella	Navigators	\$6,660	5.5%	\$6,313	5.0%	\$6,012	5.1%	\$5,721	12.7%	\$5,075	6.8%	\$4,750	5.6%	\$4,500	80.0%	\$2,500				\$4 million	\$10,000
Commercial Package - Property on Land ("50C" policy)	Swiss Re Corporate Solutions America Insurance Corporation	\$3,976	-0.4%	\$3,990	-8.1%	\$4,340	-44.4%	\$7,802	7.7%	\$7,243	17.2%	\$6,181	16.7%	\$5,298	10.0%	\$4,818				Various (building \$568k for example)	\$1,000
Marine Package - Docks and Breakwater ("50M policy)	Swiss Re Corporate Solutions America Insurance Corporation	\$170,520	49.1%	\$114,404	8.6%	\$105,371	13.1%	\$93,204	31.5%	\$70,855	22.2%	\$57,972	11.9%	\$51,789	7.9%	\$48,015	\$45,482		\$76,915	Limit for individual assets	\$100,000
Crime - Employee Theft	United States Liability	\$264	10.5%	\$239	0.0%	\$239	0.0%	\$239	0.0%	\$239	0.0%	\$239	-8.1%	\$260	0.0%	\$260				\$50,000	\$250
Directors & Officers	United States Liability	\$2,383	1.1%	\$2,358	0.0%	\$2,358	18.0%	\$1,998	2.6%	\$1,948	2.3%	\$1,904	0.0%	\$1,904	0.0%	\$1,904				\$1 million	\$1,000
Pollution - Spill in the Water	Great American	\$3,475	-4.3%	\$3,630	-3.5%	\$3,763	-5.3%	\$3,975	0.0%	\$3,975	0.0%	\$3,975	1.3%	\$3,925	0.0%	\$3,925				\$1 million	
Other fees	Insurance broker difference between total billing and sum of policies	\$0		\$115		\$20															
Total		\$188,192	42.7%	\$131,911	7.3%	\$122,966	8.1%	\$113,730	26.2%	\$90,088	18.9%	\$75,775	10.8%	\$68,378	10.1%	\$62,100					
<u>Marine Package</u>																					
Dock A Limit		\$1,659,890	25.0%	\$1,327,910	4.0%	\$1,276,837	4.0%	\$1,227,728	12.0%	\$1,096,186	4.0%	\$1,054,025	5.0%	\$1,003,833	5.1%	\$955,483	\$909,897	\$892,987	\$1,687,333		
Dock B Limit		\$3,319,780	25.0%	\$2,655,821	4.0%	\$2,553,674	4.0%	\$2,455,456	12.0%	\$2,192,371	4.0%	\$2,108,049	5.0%	\$2,007,666	5.1%	\$1,910,972	\$1,819,973	\$1,784,288	\$1,687,333		
Dock C Limit		\$3,319,780	25.0%	\$2,655,821	4.0%	\$2,553,674	4.0%	\$2,455,456	12.0%	\$2,192,371	4.0%	\$2,108,049	5.0%	\$2,007,666	5.1%	\$1,910,972	\$1,819,973	\$1,784,288	\$1,687,333		
Dock D Limit		\$1,002,430	25.0%	\$801,947	3.9%	\$771,703	4.0%	\$742,022	12.0%	\$662,520	4.0%	\$637,038	5.0%	\$606,703	5.1%	\$577,483	\$549,984	\$539,200	\$1,266,000		
Breakwater Limit		\$3,914,655	25.0%	\$3,131,723	4.0%	\$3,011,272	4.0%	\$2,895,454	6.0%	\$2,731,560	4.0%	\$2,626,500	3.0%	\$2,550,000	0.0%	\$2,550,000	\$2,550,000	\$2,500,000	\$5,650,000		
Deductible		\$100,000		\$100,000		\$100,000		\$100,000		\$100,000		\$100,000		\$100,000		\$100,000	\$100,000	\$100,000	\$50,000		
Coinsurance		90%		90%		90%		90%		90%		90%		90%		90%	??	??	??		