

## Highlights

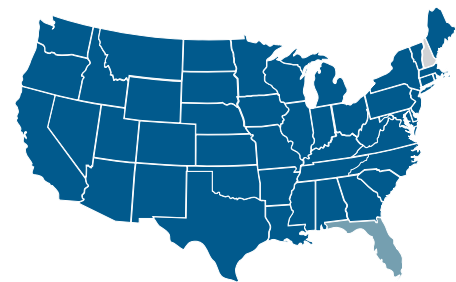
At Stuckey & Company, we are particularly proud of our HarborGuard Marina program because this was the program that launched our company over 20 years ago. Today, we still offer the most comprehensive program for this specialized market, with tailored liability insurance for a wide variety of businesses, including marinas and boat yards, boat dealers, and marine artisans, including boat repair and supply shops.



**HARBORGUARD**  
A SPECIALTY PROGRAM FROM STUCKEY & COMPANY

## Capacity

- Qualifying businesses with up to \$5 million property value per location
- Inland Risks acceptable in all states except, AK, HI or NH
- Includes wind coverage up to 50 miles from the coast, excluding Florida
- A+ IX rated carrier, non admitted
- Liability coverage includes GL and MOLL, completed operations
- Boat rental liability is available
- Sudden and accidental pollution coverage
- Able to write excess / umbrella coverage
- Liquor liability is available
- Non-owned auto liability is available
- Property coverage written on Special Form
- Property Valuation can be Actual Cash Value or Replacement Cost
- Minimum annual liability premiums for \$1,000,000 / \$2,000,000 Limits
- We have the ability to file E&S taxes in all states



- Inland and Coastal Risk Acceptable not available in AK, HI or NH
- Wind coverage not available in FL

## Underwriting Guidelines

- Submit a completed HarborGuard application (available online at [www.stuckey.com](http://www.stuckey.com) or call 1.800.828.3452)
- 5 year hard copy loss runs
- Target premium for writing the account

For more information, please contact Jerry Lovin at 1.800.828.3452 ext. 27 or [jerry@stuckey.com](mailto:jerry@stuckey.com)



## Desired Classes

Marinas or Boat Yards

Boat Storage and Moorage

Boat Dealers

Boat Rental

Boat Repair and Cleaning (Non-Commercial)

Boat Equipment and Supply Stores

Boats (Excluding Charter Boats or Other Commercial Vessels)

Cooperative or Common Tenant Docks or Marinas

Restaurant, Catering, Hall Rental, General Stores and Snack Bars

Swimming Pools (Members and Guests Only)

Camp Grounds and RV Parks

Dwellings LRO

Building or Premises LRO

Resorts

Homeowners Associations

Automobiles

**For more information, call 1.800.828.3452 and ask for...**

**Kerry Stuckey** (kerry@stuckey.com)