

## **Dock Insurance Program**

Powered by: Hays Companies of Oregon

### **What is it?**

A customized program for ALA dock owners to purchase all risk dock coverage that also includes earthquake, flood and debris removal at reduced rates.

The program covers physical damage to docks at replacement cost. Deductible will be 2% of the insured value, per dock, subject to a \$500 minimum. Earthquake deductible is 5% of insured value per dock subject to \$1,000 minimum. Coverage is also included for damages the dock owner or the dock may cause and be held legally liable for.

### **Property Covered**

- Docks
- Piers
- Pilings
- Wiring
- Walkways
- Appurtenant Plumbing
- Gangplanks
- Floats
- Buildings/Improvements

### **Cost of Coverage**

Rates start at \$150 annually. Premiums are based on the total replacement cost of the property being insured.

### **Strictly Optional**

Coverage is strictly optional. This program was created to provide an option for dock owners who are unable to cover their docks through their homeowner's insurance. Premiums will be paid by members directly to Hays Companies of Oregon based on dock type and the level of coverage desired.

For more information, contact the Hays Companies of Oregon Team for assistance.

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