

**MINIMUM LIABILITY INSURANCE STANDARDS
FOR
PORT OF BELLINGHAM AGREEMENTS
FISCAL YEAR 2021**

Agreement	Minimum Liability Insurance Requirement
Lease (Commercial/Land) ^{Note 1}	Comprehensive General Liability of \$2 Million per occurrence and in aggregate.
Rental Agreement ^{Note 1}	Comprehensive General Liability of \$2 Million per occurrence and in aggregate.
Boat Brokerage Rental Agreement ^{Note 1}	\$2 Million Protection and Indemnity including Pollution Liability Coverage.
License to Operate (non-ground transportation) ^{Note 1}	Comprehensive General Liability of \$2 Million per occurrence and in aggregate.
License to Operate ground transportation	Comprehensive General Liability of \$1 Million per occurrence and \$2 Million Aggregate, and Business Automobile Liability of \$100,000 per person/\$300,000 per accident for bodily injury and \$50,000 for property damage.
Business License ^{Note 1, Note 3}	\$1 Million General Liability / \$2M General Aggregate.
Use Agreement/Permit ^{Note 1}	Comprehensive General Liability of \$2 Million per occurrence and in aggregate.
Air Taxi Operating Agreement (non-Scheduled Passenger) Part 135 ^{Note 1}	\$2 Million General Liability and \$2 Million Aircraft Liability.
Monthly T-Hangar Lease Agreement / Monthly Tie-Down Lease Agreement	\$1 Million General Liability and \$1 Million Aggregate Liability
Air Taxi Operating Agreement (Cargo) ^{Note 1}	\$2 Million General Liability and \$5 Million Aircraft Liability.
Airline Lease (Scheduled and Charter) Part 121 ^{Note 1}	<u>Aircraft Related</u> : Comprehensive General Liability of \$2 Million and \$1 Million per Passenger. <u>Non-Aircraft Related</u> : Comprehensive General Liability of \$2 Million per occurrence and in aggregate.
Fuel Providers - Aviation ^{Note 1}	\$2 Million General Liability including Accidental Spill Coverage.
Marine Mobile Fuel Providers License to Operate ^{Note 2, Note 4}	\$2 Million General Liability including Accidental Spill Coverage.
Corporate Events	\$1 Million General Liability.
Meetings and Events	\$1 Million General Liability.
Moorage ^{Note 2}	\$300,000 Protection and Indemnity and Vessel Pollution Liability.
Boathouse (Structure) Agreement ^{Note 2}	\$1 Million Protection and Indemnity and Pollution Liability for Individual Boathouses and \$3 Million Protection and Indemnity and Pollution Liability for Multiparty Boathouses.

Requirements for all Agreements except Moorage Agreements ^{Note 2}:

- A. A Certificate of Liability Insurance is required with a policy endorsement naming the Port of Bellingham as an additional insured. This insurance shall be primary. Any insurance carried by the Port of Bellingham shall be excess and non-contributory.
- B. Minimum of a 30 day written cancellation notification to the Port.
- C. Any Agreement not meeting the above requirements will be brought forward to the Commission for their approval on a case by case basis.
- D. The Port will have the opportunity to review the Insurance Policy for term limits and deductible amounts on a case by case basis when deemed necessary.
- E. Any Agreement not in compliance with the published standards will be updated as they come up for renewal.

Notes:

1. Lease transactions having a term of more than five years are presented to the Commission for their approval. Leases with insurance clauses that are not consistent with the Minimum Liability Insurance Standards approved by the Commission are brought forward for Commission consideration.
2. Moorage Agreements and the insurance requirements for Blaine and Squalicum Harbors are established by the Harbor Rules, Regulations and Procedures. The Harbor Rules, Regulations and Procedures are approved by the Commission annually.
3. Seafood Buyer Business Licenses are managed by the Squalicum and Blaine Harbor Masters.
4. Marine Mobile Fuel Provider License to Operate agreements are managed by the Marinas Special Projects Administrator.