



**Higgins Yacht Yard Marina Inc.**

PO Box 517  
203-205 Carpenter St.  
St Michaels, MD 21663  
(410) 745-9303  
info@higginsyachtyard.com  
www.higginsyachtyard.com

**Friday, May 1<sup>st</sup>, 2026**

**To: All Clients & Subcontractors**

Hello,

Please be advised that due to insurance regulations, we have updated our **insurance policy** and **subcontractor policy**. Please find the updated policies outlined below.

**Insurance Policy**

Effective immediately, we are requiring a current certificate of insurance for your vessel, with the following entities being listed as **additionally insured**.

- Nautical Miles Enterprises Inc
- Higgins Yacht Yard Marina Inc
- Two Swan LLC dba Log Canoe Inn

This is **required** for all long-term slip holders and storage clients.

This can be emailed to info@higginsyachtyard.com or mailed to P. O. Box 517, St Michaels, MD 21663. We request that you do not send us photos or screenshots. For assistance, reach out to your marine/yacht insurance company.

**Subcontractor Policy**

Effective immediately, all subcontractors on-site must be approved by the office prior to starting work. Vessel owners/managers are responsible for ensuring that the office has the following items on file for each subcontractor **prior** to any work starting:

- Completed IRS Form W9
  - Signed subcontractor agreement (available at the office or online at [higginsyachtyard.com/policies](http://higginsyachtyard.com/policies))
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- Copy of certificate of liability insurance, listing the following entities as additionally insured:
  - Nautical Miles Enterprises Inc
  - Higgins Yacht Yard Marina Inc
  - Two Swan LLC dba Log Canoe Inn

In addition, each subcontractor will need to check-in at the office each day. The above required items are available by emailing our office at [info@higginsyachtyard.com](mailto:info@higginsyachtyard.com).

We appreciate your cooperation regarding these matters and apologize for any inconvenience. Please feel free to contact our office at (410) 745-9303 with any questions or concerns. Thank you.

Regards,

**Higgins Yacht Yard Administration**

(410) 745-9303

[info@higginsyachtyard.com](mailto:info@higginsyachtyard.com)