



WealthGuard Insurance Group is pleased to launch its latest national product – the WestWall Marina Program. Backed by the strength, stability and security of Lloyd’s, WestWall provides broad insurance coverage and protection in a single “package” policy.

Eligible Classes

- Marina Operators and Boat Dealers, Yacht Clubs
- WestWall provides protection from claims arising out of Property or Liability losses

Casualty coverage

- Marina Operators Liability, Commercial General Liability and up to \$5M Excess Capacity
- Boat Dealers, Inland Marine, Protection and Indemnity and Hull for Owned Boats
- Sudden and Accidental Pollution, Liquor Liability and Commercial Terrorism (not TRIA)

Coverage for both Wet and Dry property

- Valuation is based on Agreed Value so no co-insurance required for static property
- All-risk physical damage for property including the perils of Wind / Hail (Named Windstorm can be added), Flood, Earthquake and Collapse
- Business Income and Extra Expense

Additional Monoline Coverages Available

- Non-Owned / Hired Automobile Liability
- Wind/ Hail Deductible Buy-down options

Capacity, Security and Minimum Premium

- Up to \$20M Total Property Capacity by location
- Supported by Lloyds (Rated A+ by S&P, AA- by Fitch, A by A.M. Best and AA- Kroll Bond)
- Minimum premium of 25k for inland accounts and \$75k for coastal

Submission Requirements

- Completed Standard Commercial Insurance Application (Acord 125)
- Detailed wet/ dry property schedule – including the age of the buildings or docks, construction type and fire protection
- Vessel and Equipment (owned or rented) with serial numbers, age and valuation
- 5 Year Loss Runs and narrative for any large loss (over \$100k)
- Expiring Terms – Carrier information (policy preferred), Limits, Deductibles, Revenues by class code and Premiums paid