



**CITY OF NEWPORT BEACH  
COMMUNITY DEVELOPMENT DEPARTMENT  
100 CIVIC CENTER DRIVE  
NEWPORT BEACH, CA 92660  
(949) 644-3200**

**Date:** September 18, 2023

**Re:** Pollution Legal Liability Insurance - Policy Overview

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**Insurance Company:** Ironshore Insurance Company

**Named Insured:** Issued to the City of Newport Beach

**Additional Insured:** Commercial tidelands permittees and lessees scheduled on the policy as additional named insureds. Mortgage companies, tenants, property owners, etc. may also be included on the policy as additional named insureds for no additional charge.

**Term:** Three (3) year policy, April 17, 2023 – April 16, 2026

**Policy Limits:** \$1M limit per incident  
\$10M Policy Aggregate for all participating marinas

**Premium and Deductible** **Premium** for individual marinas are based upon:

1. **Size;**
2. **Marina use categories:** may include one or more of Small/Medium/Large Commercial Marinas, Shipyards, HOA Marinas, Yacht Club Guest Slips, Vessel Rental Facilities, Sport Fishing Charters, Restaurants' Guest Slips, Vessel Charters, Fuel Docks, Building Over Tidelands, Private Tidelands (*reference exhibit from City permit/lease*); and
3. **Pollution Policy Category:** as assigned by the insurance carrier:

<b><u>Pollution Policy Category</u></b>	<b><u>Premium*</u></b>	<b><u>Deductible</u></b>
• Marina, no residential, no fuel or repair (<15,000 sq. ft.)	\$502.29	\$25,000
• Marina, no residential, no fuel or repair (>15,000 sq. ft.)	\$753.63	\$25,000
• Marina, no residential, with fuel and/or repair (<15,000 sq. ft.)	\$627.77	\$25,000
• Marina, no residential, with fuel and/or repair (>15,000 sq. ft.)	\$942.22	\$25,000
• Marina, residential, no fuel or repair (<15,000 sq. ft.)	\$552.56	\$25,000
• Marina, residential, no fuel or repair (>15,000 sq. ft.)	\$828.84	\$25,000
• Restaurant, with slips	\$607.74	\$25,000
<i>*Premium amounts shown above are for a three (3) year policy and include taxes and fees.</i>		

**Deductible** payable by marina, based upon risk level, per occurrence:

**Policy Details:** Detailed policy terms and conditions are available on the City's website at [www.newportbeachca.gov/commercialtidelands](http://www.newportbeachca.gov/commercialtidelands)