

Risk Management Considerations for Marinas

Definition:

What is a marina?

A marina consists of a water and land area that contains wharfs and docks, recreational facilities, service and repair facilities and of course boats and other watercraft. In addition, it may have a gas dock, retail store, food service and other support services.

What is the difference between a wharf and a dock?

A wharf runs parallel to the water's edge or shore and a dock or pier (fixed or floating) runs perpendicular to the wharf and projects into the water and it is where most recreational boats are secured.

Human resources Considerations:

Typically, a marina will consist of full time and seasonal employees. With this in mind, there are some considerations to be observed.

1. Do all workers get the appropriate training for the equipment they are using? This includes such things as gas dock safety, the launch area crane procedures and so on. Even seasonal employees that may be using a lawn mower should get training that is documented. The lawn mower the employee uses at home is not necessarily the one used at the marina.

- 2. Do all workers follow the rules for wearing personal protective equipment (PPE)? What measures do you have in place for compliance?
- Workers should have awareness training for heat stress, insects and wild animals, goose droppings and seaweed.
- 4. When docks are inspected by divers, compliance with Regulation 629/94 is required.
- 5. Do your workers have WHMIS and other training for welding, painting and chemical situations?
- 6. Is there sufficient clear signage for visitors? This applies to transient dock visitors as well as visitors coming through the main gate.

Policies and Procedures Considerations

Policies and Procedures are an important part of the marina. Compliance and enforcement is required to have a safe place to work and play.

Policies

Some items that should be considered if applicable are:

1. Are visitors (and fisherman) to the marina from the land side able to access the docks? What security policies are in place to keep visitors out of dangerous areas?



- 2. Does the marina have a policy for an approved contractor list who are properly insured to work on the boats whether on land storage or in the water?
- 3. Does the marina have a policy about dock fishing?
- 4. What policy agreements does the marina have with the boaters or the yacht club for use of facilities and special activities? Do the agreements list the required insurance coverage?
- 5. What are the policies and procedures with respect to the number of auxiliary (jet skis, dinghies) craft allowed in the dock area?
- 6. What are your policies regarding speed limits in the water and for any vehicular areas?
- 7. What policies do you have regarding pets?
- 8. What policies do you have regarding mooring lines and spring lines?
- 9. What policies do you have about noise levels?
- 10. What policies do you have about swimming?
- 11. What policies do you have regarding bicycles (motorized)?
- 12. What policy do you have regarding boat surveys for old boats?
- 13. Do you have a drug and alcohol policy for the staff as well as the boaters?
- 14. Do you have policies for power washing of boats on land? Who can do it and how is the disposal of waste handled?
- 15. Do you have policies for Coast Guard or similar boat inspection for safety compliance?
- 16. If the marina is operated by a third party, are the policy agreements clearly defined and are the insurance issues covered?
- 17. Do you have policies to have signage in pictorial as well as written form to assist visitors?

Procedures

Some items that should be considered if applicable are:

- What procedure do you have in place for transient boaters? Are they made aware of the rules and regulations in your marina since this may be their first time visiting.
- What are the hours of operation for the various facilities within the marina and what procedure do the users have to comply with?

- 3. Is the procedure for monitoring VHF channels known to all boaters both permanent and transient?
- 4. What security procedures are in place for boats in the water and for winter storage on land?
- 5. What procedures do you have in place for lift in / lift out of vessels?
- 6. What procedure do you have for bilge cleaning and antifreeze disposal?
- 7. What gasoline filling rules do you have for large and small craft?
- 8. What procedures do you have for the contractors and the owners for hull sanding and repairs? Is protection of adjacent boats included in the procedure?
- 9. What procedure you do have for recycling? This includes such things as shrink-wrap and its supports, batteries, cans and bottles, paint and cardboard.
- 10. What procedure do you have for mast stepping of sailboats?
- 11. What procedure do you have for garbage disposal from the boats as well as from the properties facilities?
- 12. What procedures do you have for car parking (owners and visitors)?
- 13. Do you have emergency response procedures for fire, environmental, natural disasters e.g. lightning? Do you have training and practice drills for these events?
- 14. Do you have a procedure in place to check the quality of the potable water provided to the docks? Do you have a procedure for winterizing those lines?
- 15. Do you have a plan in place for conformance to the *Accessibility Act* in the marina?
- 16. Do you have a plan for year round residents and the use of 'bubblers'?
- 17. Does the public have access to the break wall and do you have a procedure for recovery of personnel in case of an emergency or a fall? Is there signage warning of the dangers?

Insurance Considerations

We recommend that your insurance coverage be reviewed on a regular basis incorporating any applicable additions or deletions to your marina. Some topics to be reviewed include:

1. Does the Municipality transport boats from the marina to a winter storage site?



- 2. Is the Municipality responsible for boats during the winter season? If so, what are the values at risk?
- 3. Does the Municipality conduct repairs or maintenance on any customer boats?
- 4. Are all third parties e.g. food vendors, providing annual Certificates of Insurance that recognize the Municipality as an additional insured?
- 5. Is the value of all marina assets regularly updated?

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