Non-Transient Moorage Customers / Insurance Compliance

Standard Operating Procedure

Pursuant to RCW 53.08.480, the Port of Anacortes requires all non-transient moorage customers to maintain and provide proof of current insurance for their vessel(s) moored at Cap Sante Marina. Customers failing to provide proof of insurance may have their vessels secured, be charged a chaining/stickering fee and/or have their moorage agreement terminated.

For current insurance requirements, please refer to the Insurance Compliance Checklist. Up to date checklists are located on the Port's shared drive: P:\Insurance\Insurance Compliance Checklist.xlsx

Insurance Expiration Report

On the 15th of every month, generate the Insurance Expiration Report to notify/identify moorage customers with expiring insurance for the following month.

1. In FSM, Customers>>Reports>>Expirations>>Insurance Expirations
   a. Sort by: Name
   b. Click Ok
   c. Enter expiration date range
   d. Should be the next month. For instance, if printing on July 15th, then date range would be 08/01/20XX to 08/31/20XX
   e. Click Ok
   f. Select Screen for Report Destination
   g. Click Ok. This generates the report in a new window.
   h. Export report by clicking on the envelope, at the top of the screen (as shown below):
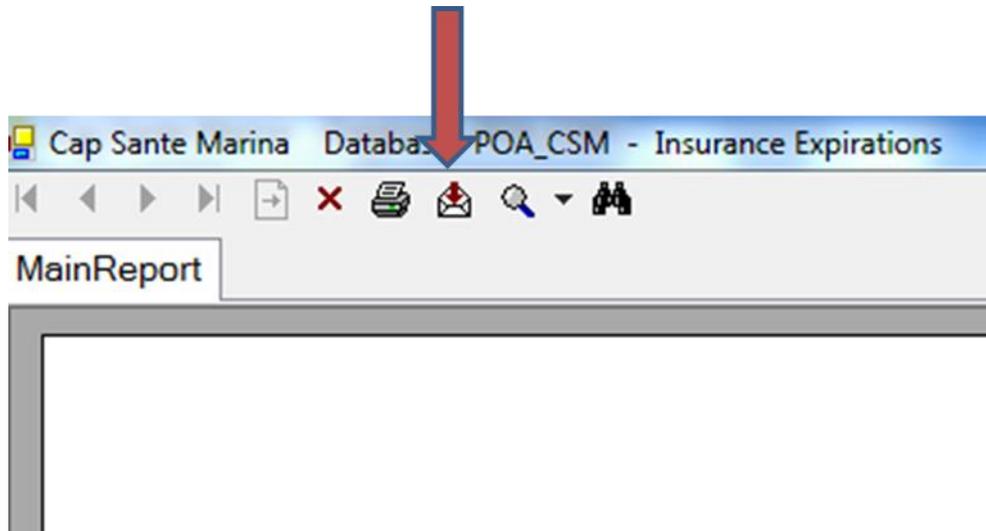
   i. In the Export Report window, select 'Microsoft Excel Data Only' in the Save as Type dropdown menu.
   j. On the desktop, save the report by giving it a File Name of 'Insurance Expiration 20XX-XX'. Click Save.

k. After saving, the system will return you to the original report screen. Print a hardcopy for follow-up.

2. Generate pre-expiration notification letters:
   a. Open the Excel file that was saved to your desktop in step 1j above.
   b. Format spreadsheet so that all columns are legible.
   c. Delete rows with no text in Column A.
   d. If multiple accounts for the same customer, delete duplicates.
      i. NOTE: Only delete if customer has the SAME address for all accounts.
   e. Delete Columns C (Boat), E (Phone #), F (Phone #) & G (Active).
   f. Insert 4 columns to the right of Column B (Name).
   g. Enter Headers:
      i. Column A: Account #
      ii. Column B: Name
      iii. Column C: Address
      iv. Column D: City
      v. Column E: State
      vi. Column F: Zip
      vii. Column G: Slip
      viii. Column H: Date
   h. Sort spreadsheet by column G (slip). Delete any rows containing a slip that starts with 'W' and 'QD' (these are web lockers and dinghy slips for which insurance is not required).
   i. Enter Address, City, State & Zip using FSM Customer Information:
      i. Customers>>Customers
      ii. Click Find and search by Account #
   j. 'Save' and 'Close' spreadsheet.
   k. Open the Pre-Expiration Notification Letter template:
      i. P:\Insurance\Pre-Expiration Insurance Notification.docx
      ii. Click Yes when prompted to continue regarding the SQL command
   l. Select 'Mailings' from the Word ribbon menu at the top of the screen. Click 'Start Mail Merge', and select 'Step by Step Mail Merge Wizard' from dropdown menu displayed.
   m. On the right, select 'Use an Existing File', and click on the 'Select a Different List File' link.
   n. In the 'Select Data Source' window, browse to find the spreadsheet you saved in step 2j above. Click 'Open'.
   o. Verify the 'First row of data contains column headers' checkbox is checked. Click 'OK'.
   p. Click 'OK' in the 'Mail Merge Recipients' window.
   q. On the right, click 'Next: Write your letter' to go to Step 4 of the wizard.

r. On the right, click 'Next: Preview your letters' to go to Step 5 of the wizard.

s. Scroll through letters to ensure the fields (address, city, state, zip, etc) were filled in correctly.

t. On the right, click 'Next: Complete the merge' to go to Step 6 of the wizard.

u. On the right, click 'Print' to print all generated letters. Click 'OK' on the 'Merge to Printer' window.

v. Print on letterhead.

w. Mail to customers.

3. Using the hardcopy printed in step 1k above, follow-up with customers via email and/or phone to obtain proof of current insurance.

Insurance Compliance

Proof of insurance will be provided on an Accord Certificate of Insurance form or on a Policy 'Declarations Page'.

1. Complete the Non-Transient Moorage Customer Insurance Compliance Checklist , confirming that the customer's insurance meets each of the required coverages. P:\Insurance\Insurance Compliance Checklist.xlsx

2. For any items that are not in compliance with the checklist, contact the customer to explain the deficiency and request updated proof of insurance which meets the Port's requirements.

   • Note: It may be more efficient to contact the customer's insurance agent to explain the requirements. If policy changes are needed to meet the requirements, the agent will need to obtain permission from the customer before submitting a revised proof of insurance.

3. Once the proof of insurance has been confirmed to meet the Port's requirements, via a completed Insurance Compliance Checklist, enter insurance information into FSM:

   a. Click on Customers to display the Customer Information screen.

   b. On the 1st Data Tab:

      i. Enter 'Insurance Carrier' Name (i.e. State Farm Insurance, AllState, etc.)

      ii. Enter 'Policy #' as it appears on the customer's proof of insurance

      iii. Enter the Expiration Date in the 'Exp' field

4. Scan the completed Insurance Compliance Checklist and Proof of Insurance to the customer's electronic file on the M drive.

   a. M:/customer name/

   b. File name should be 'Insurance 20XX-20XX' (where the date is the effective policy period of the renewed insurance)

Non-Compliance Process

The following process defines how to deal with non-responsive customers or the inability to obtain proof of insurance which meets the Port's requirements as specified in the Insurance Compliance Checklist. These steps should be performed by the Director of Marina or his/her designee.

1. Send, via certified mail, a 1st Notification of Insurance Non-Compliance. P:\Insurance\1st Notification_Insurance Non-Compliance.docx
    *   This notification requires a response from the customer within 5 business days.
2. If no response to step 1 above:
    a. Secure the customer's vessel by chaining & stickering.
    b. Apply the current "stickering fee" to the customer's moorage account.
    c. Send, via certified mail, a 2nd Notification of Insurance Non-Compliance. P:\Insurance\2nd Notification_Insurance Non-Compliance.docx
    d. This notification requires a response from the customer within 15 calendar days.
3. If no response to step 2 above, cancel Moorage Agreement and begin eviction process.