

462A.27B Dock structures — insurance.

1. A person with a valid class I or class III dock permit, as provided in [571 IAC ch. 16](#), may construct a roof to protect a hoist or slip if all of the following apply:

- a. The roof is constructed with rust-resistant materials.
- b. The roof is no more than thirty feet wide.
- c. The roof is no more than twenty feet above the normal water elevation surrounding the dock.
- d. The roof is built above the boat slip or hoist.
- e. The roof is not used for sleeping purposes or habitation by a person.

2. To install a roof on a private dock pursuant to [subsection 1](#), a person must maintain dock liability insurance with minimum per occurrence coverage of at least one million dollars. The owner of the private dock shall be liable for any damages caused by the roof constructed on the private dock.

3. Notwithstanding any other provision of law to the contrary, an association may establish additional restrictions and requirements in the association's rules and regulations regarding the construction of a roof on a private dock. Restrictions and requirements adopted pursuant to the authority granted to an association under [this subsection](#) shall only apply to the association's members and the association's members' guests.

4. For purposes of [this section](#), "association" means a nonprofit corporation incorporated under [chapter 504](#), named as an association, that manages a community that is located on a subdivision that is adjacent to or abuts a public lake.

[2025 Acts, ch 70, §1](#)

NEW section