HOUSE FILE 2378 BY TUREK and SIEGRIST

A BILL FOR

- l An Act relating to enclosed structures on private docks and
- 2 required insurance.
- 3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

TLSB 5511YH (3) 90 lh/js

H.F. 2378

1 Section 1. <u>NEW SECTION</u>. 462A.27B Dock structures — 2 insurance.

3 1. A person with a valid dock site permit and hoist or slip 4 assignment may construct an enclosed structure to protect a 5 hoist or slip if all of the following apply:

6 a. The enclosed structure is constructed with rust-resistant7 materials.

8 b. The enclosed structure is no more than thirty feet wide.
9 c. The enclosed structure is no more than twenty feet above
10 the normal water elevation surrounding the dock.

11 d. The enclosed structure contains no plumbing, electricity, 12 or enclosed storage areas.

13 e. The enclosed structure is not used for sleeping purposes 14 or habitation by a person.

15 2. To install an enclosed structure on a private dock 16 pursuant to subsection 1, a person must maintain dock liability 17 insurance with minimum per occurrence coverage of at least one 18 million dollars. The owner of the private dock shall be liable 19 for any damages caused by the enclosed structure constructed on 20 the private dock.

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EXPLANATION

The inclusion of this explanation does not constitute agreement with the explanation's substance by the members of the general assembly.

This bill relates to enclosed structures on private docks and a requirement to maintain liability insurance for the dock on which the structure is constructed.

The bill allows a person with a valid dock site permit and hoist or slip assignment to build an enclosed structure if the enclosed structure meets building material and size requirements and is used to protect a hoist or a slip and not for certain other purposes.

32 The bill requires an owner of a dock to carry liability 33 insurance with a minimum per occurrence coverage of \$1 million 34 for the dock with an enclosed structure constructed pursuant to 35 the bill. The owner shall be liable for any damages caused by

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LSB 5511YH (3) 90 lh/js 1 private dock and enclosed structure.

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