

House File 710 - Introduced

HOUSE FILE 710
BY COMMITTEE ON NATURAL
RESOURCES

(SUCCESSOR TO HSB 163)

A BILL FOR

1 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:

unofficial

1 Section 1. NEW SECTION. **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 hoist
5 or slip if all of the following apply:

6 a. The enclosed structure is constructed with rust-resistant
7 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, except for plumbing and electricity
13 that complies with all applicable building code requirements,
14 including the state plumbing code established pursuant to section
15 105.4 and the state building code established pursuant to section
16 103A.7, and is used for the sole purpose of supporting marine
17 equipment.

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

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

26 3. Notwithstanding any other provision of law to the
27 contrary, an association may establish policies in the
28 association's rules and regulations regarding the construction of
29 an enclosed structure on a private dock otherwise prohibited by
30 this section.

31 4. For purposes of this section, "association" means a
32 nonprofit corporation incorporated under chapter 504, named as
33 an association, that manages a community that is located on a
34 subdivision that is adjacent to or abuts a public lake.

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EXPLANATION

H.F. 710

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

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

6 The bill allows a person with a valid dock site permit and
7 hoist or slip assignment to build an enclosed structure if the
8 enclosed structure is constructed with rust-resistant materials,
9 meets building code, material, and size requirements, and is used
10 to protect a hoist or a slip and not for certain other purposes.

11 The bill requires an owner of a dock to carry liability
12 insurance with a minimum per occurrence coverage of \$1 million
13 for the dock with an enclosed structure constructed pursuant to
14 the bill. The owner shall be liable for any damages caused by
15 the enclosed structure on the private dock.

16 The bill allows certain associations incorporated under Code
17 chapter 504 to establish policies regarding the construction of
18 an enclosed structure on a private dock that would otherwise be
19 prohibited by the bill.