Marina Operators' Liability Insurance: Protection For Marina Operators

While providing safe mooring facilities for vessels, a marina also assumes a wide range of responsibilities. What are the key liability risks faced by marina operators, and what should they consider when arranging insurance cover?



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According to data published by the Turkish Ministry of Transport and Infrastructure in 2026, the number of marinas in Türkiye has reached 65, with an approximate mooring capacity of 26,000 vessels. This growth in marina infrastructure has expanded the scope of marina operations while increasing the importance of liability risks arising from such activities. In this context, Marina Operators' Liability Insurance plays an important role in managing legal liabilities that may arise during marina operations and the resulting financial losses.

Marinas are more than just mooring facilities for vessels; they also provide a range of services, including storage, maintenance, repairs, bunkering and haul-out operations. The diversity of these activities exposes marina operators to various liability risks both on land and at sea. An accident occurring within the marina premises, damage to a vessel or bodily injury to a third party may result in significant financial consequences for the operator.

Marina Operators' Liability Insurance is a specialised type of insurance designed to cover the legal liabilities arising from the insured activities of marina operators, as specified in the policy. It is particularly relevant to liabilities arising from damage to vessels under the care, custody or control of the operator, as well as liabilities towards third parties.

Scope of Cover and Key Risks

Subject to the policy terms and conditions, cover may be available for physical damage to private vessels under the care, custody or control of the operator, damage to third-party property and third-party bodily injury. Furthermore, where the removal of a wreck is legally required, wreck removal expenses may also be covered. The scope of cover varies depending on the insured activities, policy limits, deductibles and exclusions.

Fires, fuel spills and the sinking of vessels within a marina may result in marine pollution. Such incidents can give rise not only to legal liabilities towards third parties but also to financial obligations associated with environmental response and clean-up costs. In these circumstances, the extent of cover provided by the insurance policy plays a critical role in determining the financial risks that may be faced by the insured. However, whether liabilities arising from pollution and the associated expenses fall within the scope of cover depends on the applicable policy terms and conditions.

Contracts between marina operators, vessel owners and service providers also play an important role in determining the liabilities of the respective parties. Whether liabilities assumed under contractual agreements are covered by the insurance policy should be assessed separately in accordance with the relevant policy terms and conditions.

Risk Assessment

Recent fire incidents at marinas have once again highlighted how a single event can affect multiple vessels, potentially resulting in substantial material losses as well as environmental consequences. Such incidents underline the importance of carefully assessing the liability exposures of marina operators and determining appropriate limits of indemnity.

When determining their liability limits, marina operators may take into account not only the nature and extent of their own operations but also the values of the vessels moored at the marina and the third-party liability limits under the vessels' respective insurance policies. As the aggregate loss may increase significantly when a single incident affects multiple vessels, the selection of adequate limits of indemnity is an important element of effective risk management.

To enable underwriters to assess the risk accurately, it is important for marina operators to provide complete information regarding the scope of their operations, mooring capacity, types and sizes of vessels serviced, physical characteristics of the facilities and any additional services provided. Fire prevention and safety measures, bunkering and maintenance activities, as well as the claims history relating to previous losses and liability incidents, are also relevant considerations in the underwriting process.

Providing accurate and up-to-date information helps facilitate a more informed risk assessment and the determination of appropriate policy terms, conditions and limits.

In conclusion, the appropriate structuring of an insurance policy is important for managing the financial consequences of potential losses and assessing the liabilities assumed by marina operators. Selecting cover that reflects the scope of operations, establishing adequate limits of indemnity and providing complete risk information are fundamental elements of an effective risk management approach.