



MARYLAND DEPARTMENT OF NATURAL RESOURCES  
FISHING AND BOATING SERVICES  
AQUACULTURE AND INDUSTRY ENHANCEMENT DIVISION

## WATER COLUMN INSURANCE FACT SHEET

All water column leases are required to have Commercial General Liability insurance coverage in accordance with the terms and conditions specified in the lease agreement. The following information is provided to assist leaseholders in obtaining the appropriate insurance coverage for water column lease(s). It is required that leaseholders have their insurance provider list their lease number(s) and corresponding acreage(s) on their Policy Binder or Certificate of Liability. Having this information detailed on insurance documents will expedite verification of coverage by the Aquaculture and Industry Enhancement Division during review of the policy. Please check the term of your policy to ensure that it is effective through the end of the calendar year, or proof of policy renewal will be required mid-year.

### **Water Column Insurance requirements as described in the lease application:**

Applicants should be aware that the department requires water column lease holders to maintain at their expense, throughout the term of the lease, insurance against loss or liability in connection with bodily injury, death, property damage or destruction, occurring within the leased area or arising out of the use of the lease by the leaseholder or its agents, employees, officers and visitors.

### **Water column lease insurance must:**

- Be issued by an insurer licensed to issue such policy in Maryland
- List the name of a leaseholder or co-leaseholder as written in the lease agreement
- Include loss or liability in connection with bodily injury, death, property damage or destruction
- Have Commercial General Liability insurance limits in any event of a minimum of one million dollars (\$1,000,000) per occurrence, two million dollars (\$2,000,000) annual aggregate
- Name as a coinsured, the State of Maryland and the Department of Natural Resources

State of Maryland  
Department of Natural Resources  
580 Taylor Ave., E-4  
Annapolis, MD 21401

- List all water column lease numbers, acreages and locations

**If documentation of insurance coverage is incomplete or expired, your permitting for the year may be delayed.** In addition, failure to maintain insurance coverage throughout the term of the lease represents an Event of Default and may result in termination of the lease.