

From: [James Pruett](#)
To: [Melanie Hadden](#)
Subject: FW: [EXTERNAL] Dock fish sales proposal
Date: Thursday, June 17, 2021 9:15:00 AM

Please post on the webpage with the June 10th workshop

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From: [REDACTED]
Sent: Wednesday, June 16, 2021 3:17 PM
To: James Pruett <jpruett@smharbor.com>
Subject: [EXTERNAL] Dock fish sales proposal

Dear Sir,
Thanks again for speaking with me yesterday.

I attended the recent Zoom meeting regarding fish sales. I was able to get in and asked a question about the matter of insurance requirements. I asked if the district had any recommendations of where to obtain an insurance policy that could be used for purposes of dock sales. I did not receive an answer. This may have been due to my lost connection.

After further thought it strikes me as odd that the district is requesting an large insurance policy for conducting fish sales. The fish sale permit clearly states that customers are not allowed on the vessel. That means in no uncertain terms that the customers are on the dock, district property. If I were to call an insurance broker and request a policy that provides coverage for a vessel while tied to the dock, not under way, with no machinery operating and no one onboard except myself on board I don't feel I would get a response.

I have vessel insurance with United Reserve Fund that covers liability for the vessel and it's crew. The insurance covers the vessel while in the harbor and at sea conducting fishing operations. We are all too aware of the risks of operations associated with a commercial fishing vessel. The insurance is very specific as to the number of crew and is priced accordingly based on seasonal changes in crew size. United Reserve Fund is an insurance pool that specific to insure fishing vessels. A number of fishing vessels at pillar Point are members of this pool. The maximum coverage the fund offers is one million dollars and not the two million in aggregate that the proposal requires. Presently I pay approximately fifteen thousand dollars a year for \$750 K of coverage for each vessel. This cost already seriously affects my business and given the limited fishing seasons there simply isn't room for more insurance expense. To have the Harbor District to be added as "additionally insured" would require a special request to the board of directors. I have serious doubts that the board would agree to this special request. Additionally section 8 of the proposal seems to make the holder of the fish sales permit solely responsible for any damages resulting for selling activities. One has to question the need for additional liability protection the harbor district is requesting.

Please reconsider eliminating the insurance requirement all together.

Insurance for commercial fishing vessels is hard to find and very expensive when available. Changing insurance companies would introduce additional hardship beyond those already faced by the fleet. The insurance requirement, in its present form would in my estimation, eliminate most of the sellers.

Robert Kraencke
Fishing vessels Lady LeBlanc and Bernice