



## **Yadkin Project Shoreline Management Plan Guidance Document for Multi-use Facility Insurance Requirements**

Generally, the Yadkin Project boundary follows the normal full-pool elevation of High Rock, Tuckertown, Narrows, and Falls reservoirs. Any land or waters lying within the Project boundary are regulated by the Federal Energy Regulatory Commission (FERC) through the Project license and Yadkin Project Shoreline Management Plan (SMP). Under the Project license, Cube Yadkin Generation LLC (Cube Yadkin) must supervise and control any permitted use and occupancy of Project lands and waters.

A multi-use facility is defined in the SMP as any public or private facilities, other than private individual or shared piers, for recreation or for purposes of accessing Yadkin Project lands or waters and can include boat ramps, boat docks, piers, and marinas. The Subdivision Access Approval, Multi-Use Facility Permitting, and Industrial Approval Procedures, appended to the SMP as Appendix F, describe Cube Yadkin's insurance requirements for multi-use facilities (Section III.E.1.c). This guidance document provides additional guidance related to Cube Yadkin's insurance requirements for multi-use facilities.

In accordance with the SMP, Cube Yadkin requires that all multi-use facilities, new as well as existing multi-use facilities (including those grandfathered facilities that existed prior to the development and implementation of the SMP on July 1, 1999) carry comprehensive general liability insurance for personal injury and property damage in the amount of at least \$5,000,000 with coverage extending to any piers, launch ramps, docks, boats, or watercraft included in, or used in connection with, the facilities and with terms satisfactory to Cube Yadkin. All multi-use facilities must carry the same amount of insurance. In addition to comprehensive general liability insurance, Cube Yadkin also requires the following insurance, as applicable, for multi-use facilities:

- (a) Workers Compensation Insurance, satisfying the laws of the State of North Carolina, which covers employees or contractors (including any subcontractors), if any, engaged in the use and operation of the facilities; and
- (b) Marina Legal Liability Insurance covering commercial marina activity, if any, included within the facilities' operations.

Insurance must name Cube Yadkin Generation LLC as additional insureds and must be primary without right of contribution of any other insurance carried by or on behalf of Cube Yadkin. Cube Yadkin requires proof of insurance before issuance of a Multi-use Facility Construction Permit authorizing construction of the facility and proof of insurance within 90 days of satisfactory completion of construction prior to issuance of a Multi-use Facility Operating Permit. On an annual basis, Cube Yadkin also requires a certificate evidencing insurance with a financially responsible insurer for the multi-use facility and proof that all premiums on the policy are paid and up to date.

Please contact Karen Baldwin, Property Management Supervisor, at (704) 422-5525 or [kbaldwin@cubecarolinas.com](mailto:kbaldwin@cubecarolinas.com) with any questions or for additional guidance.