

Although the bill closely follows automobile liability statutes, the limit of liability provisions for vessels outlined in the bill are 20 times greater than that currently required for automobiles. Clearly, this is not justified or proportional to exposure of most boaters.

This legislation came to us because of a “single occurrence” incident in 2002. It is not unusual for New Jersey to put a band-aid bill on every individual incident of tragedy. This is not to say that a liability insurance coverage is wrong. Clearly there is a need to protect people tragic events when there is no money to compensate the injured party. But what are we to do when boaters from other states enter our waterway. We have this problem on both our shore lines of the Delaware River/Bay and Hudson River. Other states provide for a catastrophic tragedy fund derived from a small fee added on for vessel registrations. This type of fund is similar to the uninsured motorist funds. It would be used when all other sources of coverage are expended.

I suggest that this bill does not serve the boating public and that it be returned until a satisfactory bill which has been fully vetted is introduced. I am certain that a bill aligned to industry standards, collective principles and where the cost is reasonably proportional to the exposure of the liability would be supported.

Sincerely,

Jerry Donofrio Sr.  
Founder & Chairman  
Boater Voter Coalition, Inc.