LAKE OF THE WOODS ASSOCIATION, INC.
RESOLUTION 2020-5
A POLICY RESOLUTION
AMENDING LOWA REGULATION X, USE OF LAKES REGARDING WATERCRAFT LIABILITY INSURANCE

WHEREAS, Article VIII of the Bylaws gives the Board of Directors the authority to amend and adopt association Rules and Regulations; and

WHEREAS, there is a need for clear, concise and consistent regulations on the matter of watercraft liability insurance; and

WHEREAS, the Rules Committee and the LOWA Attorney gave advice on the amendments; and

WHEREAS, the Association published the proposed amendment in Lake Currents soliciting member comments.

THEREFORE, RESOLVED, the Board of Directors hereby amends Regulation X, Use of Lakes to read as follows:

X. USE OF THE LAKES

A. (Regulation stays the same)

B. WATERCRAFT REGISTRATION AND RENTAL REQUIREMENTS.

1. DECALS. All watercraft shall be registered with LOWA. Each fiscal year, LOWA registration decals shall be purchased. Two decals will be issued and shall be attached on the port and starboard sides of the hull at the forward end of the watercraft so that the decal is clearly visible. The decals must be placed within six (6) inches from the Commonwealth assigned watercraft number, if displayed. Decals must be affixed to watercraft in the water, on canoes and kayaks on LOWA racks or in the designated Dry Sail Parking area by 11:59pm on May 1 each year.

2. REGISTRATION REQUIREMENTS. Watercraft registrants shall present the following documentation at the time of initial registration:

a. Current LOWA membership or registered tenant ID.

b. Evidence of ownership of watercraft or lease agreement.

c. Evidence of the horsepower of the motor and length of watercraft.
d. Registrants of motorized watercraft of over 25 horsepower shall carry watercraft liability of no less than $500,000 per accident, or show proof of homeowner or renter personal liability insurance of no less than $500,000 per accident. So long as Registrants show written proof of watercraft liability coverage satisfactory to the Board, umbrella insurance policies may be used by Registrants towards meeting the $500,000 requirement. Registrants shall certify that the required limits of insurance will be maintained and in effect for the entire fiscal year.

e. Registrants of non-motorized watercraft and motorized watercraft of 25 horsepower or less shall carry homeowner or renter personal liability insurance of at least $100,000 per accident. Registrants shall certify that the required limits of insurance will be maintained and in effect for the entire fiscal year.

f. For subsequent annual registrations of the same watercraft, the owner shall bring a current LOWA membership or registered tenant ID, and shall execute an affidavit that none of the specific information about the watercraft has changed from the prior registration, and that the required limits of insurance will be maintained and in effect for the entire fiscal year. If there are any changes, the registration process must be completed in accordance with Subsection 2.

g. Watercraft registered in accordance with above Regulations shall not be subleased or rented for use at LOW.

h. An individual sale of a watercraft does not transfer a vested right of operation for that watercraft on LOW water.

i. Prior to initial registration or watercraft testing, every prospective registrant shall certify that he/she has read and agrees to abide by all the Lake Regulations set forth herein, and to any other Regulations as may be adopted by the LOWA Board of Directors.

j. Hovercraft, airboats, stand up/kneeling-type jet skis, hydroplanes or any other nonconventional watercraft are prohibited on any LOWA Lake.

k. If in the opinion of the LOWA Board of Directors or the General Manager the preceding paragraphs include or exclude a watercraft or water sport activity of questionable nature, then the Board of Directors or General Manager may request a demonstration in order to make a determination of inclusion or exclusion.

l. No watercraft shall be placed or operated on the lakes unless it displays current LOWA registration decals. Invited guests participating in a
Sailing Regatta sponsored by the LOW Sailing Club are exempt from this requirement.

m. The Commonwealth of Virginia and LOWA shall have the right to stop and cite watercraft operators and owners for infractions of their respective Regulations.

(Remainder of Regulation stays the same.)

Effective: March 1, 2020

LAKE OF THE WOODS ASSOCIATION, INC.

By: Clifton D. Wilks, President

ATTEST:

I, as Secretary for Lake of the Woods Association, Inc., hereby attest that the foregoing Policy Resolution 2020-5 was adopted by the Board of Directors at a duly-held and noticed Board of Directors meeting held on the 1st day of February 2020.

Phillip Davis Brown, Secretary