

TOWN CLERK'S OFFICE
BRISTOL, RHODE ISLAND

2023 AUG 27 10:14

DATE RECEIVED

PETITION TO THE TOWN COUNCIL

To the Honorable Town Council of the Town of
Bristol: The undersigned hereby respectfully
requested of your Honorable Body that:



On Saturday July 18th we attached our 51' sailing catamaran to Town Mooring TM-15 for what was supposed to be a 30 day stay. Less than 5 hours later, the Harbormaster had called to say that the mooring had broken, and our boat had washed ashore at the Thames Waterside Grill seawall/docks. In my opinion this mooring was not properly sized for a boat of our size and even though the weather wasn't settled it was certainly not a severe storm. Although the damage was minimized because this happened during the day and the harbormaster reacted quickly, the initial estimate is still over \$25,000.

My insurance deductible is \$12,500 and I am seeking reimbursement for that amount.

I am including more detailed information, a diagram of the mooring, pictures of the damage, and my insurance claim statement clearly showing the initial estimates and my deductible.

PLEASE NOTE:

*Please ensure that your petition is submitted
by 4:00 PM, two (2) Wednesdays before the
Town Council meeting scheduled for*

9/16/2026
*in order to be included on the docket. Ac-
cording to Council policy, petitions cannot
be addressed unless recommendations, if
needed, from the relevant departments are
received before the Council meeting*

SIGNATURE: _____

NAME: Scott Waterhouse

ADDRESS: 34 Annie Moore Road

TOWN: Bolton, MA 01740

E
F
I

On Saturday July 18th, we attached to Town Mooring #TM-15 at approximately 11:30AM. We had reserved this mooring for 30 days for our 51' Outremer sailing catamaran Helia2 while we waited to have some maintenance done on our mast. The day was overcast with rain showers and winds around 10-15mph. We attached to the mooring like we do all moorings, using two of our docklines looped through the eye(s) of the mooring pennants. A diagram is attached, our lines are shown in green. We left the boat shortly after picking up the mooring to return to my parent's house in Mattapoisett, MA.

At approximately 4:30PM Deputy Harbormaster John Perry called me to inform me that our boat had broken free from the mooring and had washed up onto the seawall and dock of the Thames Waterside Bar and Grill. He had secured Helia2 as best he could to the dock before calling. Shortly after my wife and I met with John first at the office and then we walked over to the boat. At the boat we saw that we had a fair amount of damage in two places at the bow (including below the waterline) and stern. I went on the boat and found no evidence of any water ingress. John offered to have us move to a mooring he said was for a 45' boat but I refused that option. Not having any suitable moorings for us to move to, and no dock space available we decided to leave the boat on the restaurant dock until morning. Later that evening I noticed on our Dockwa app (used for mooring/dock reservations) that TM-15 was listed as a mooring for a 45' boat. If I had known this before we would not have accepted the mooring.

On Sunday July 19th, we moved the boat to Safe Harbor New England Boatworks in Portsmouth, where it still is actively undergoing repairs. Before moving the boat, I went out to TM-15 and took the picture included below, showing that the loop in "Part A" of my diagram (part of the town supplied mooring) has broken. This was the reason my boat washed ashore. In my opinion we were assigned an undersized mooring for our boat, and even moderate weather conditions were more than the pennant could handle.

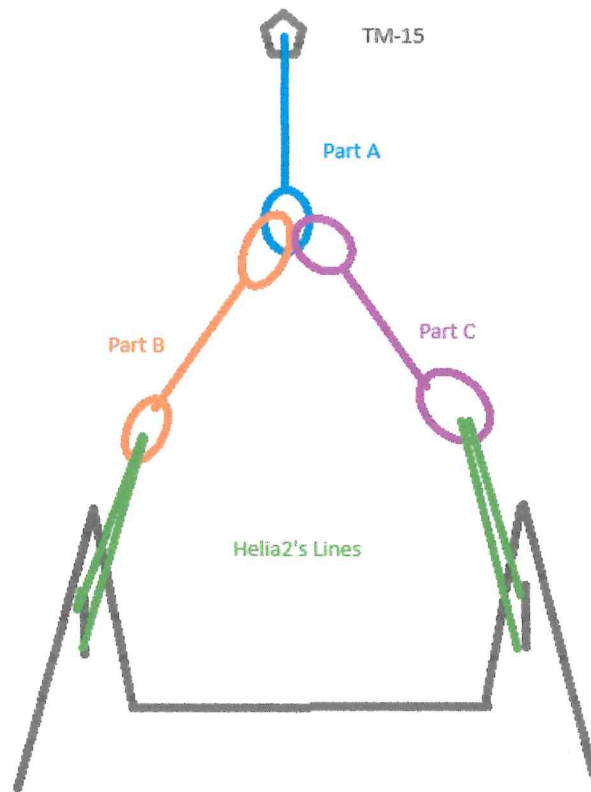
According to the 2022 Harbor Plan posted on the website, the pennant is supposed to be 1" Nylon (I assume three strand) for 41-50' boats and 1-1/4" for 51-65' boats. As TM-15 had a braided pennant the equivalent sizes for braided at least 7/8" for boats to 50' and at least 1" for boats 51-65'. I don't know the exact diameter of the pennant that was on TM-15 but my opinion is it was 5/8" – well undersized for a 51' boat.

Initial repair estimates are approximately \$24,000 although the work is still underway and will be increasing by at least another \$4000 as of the writing of this statement.

My insurance deductible is \$12,500 and I am seeking reimbursement for that amount.

I am including a diagram of the mooring, pictures of the damage, and my insurance claim statement clearly showing the initial estimates and my deductible.

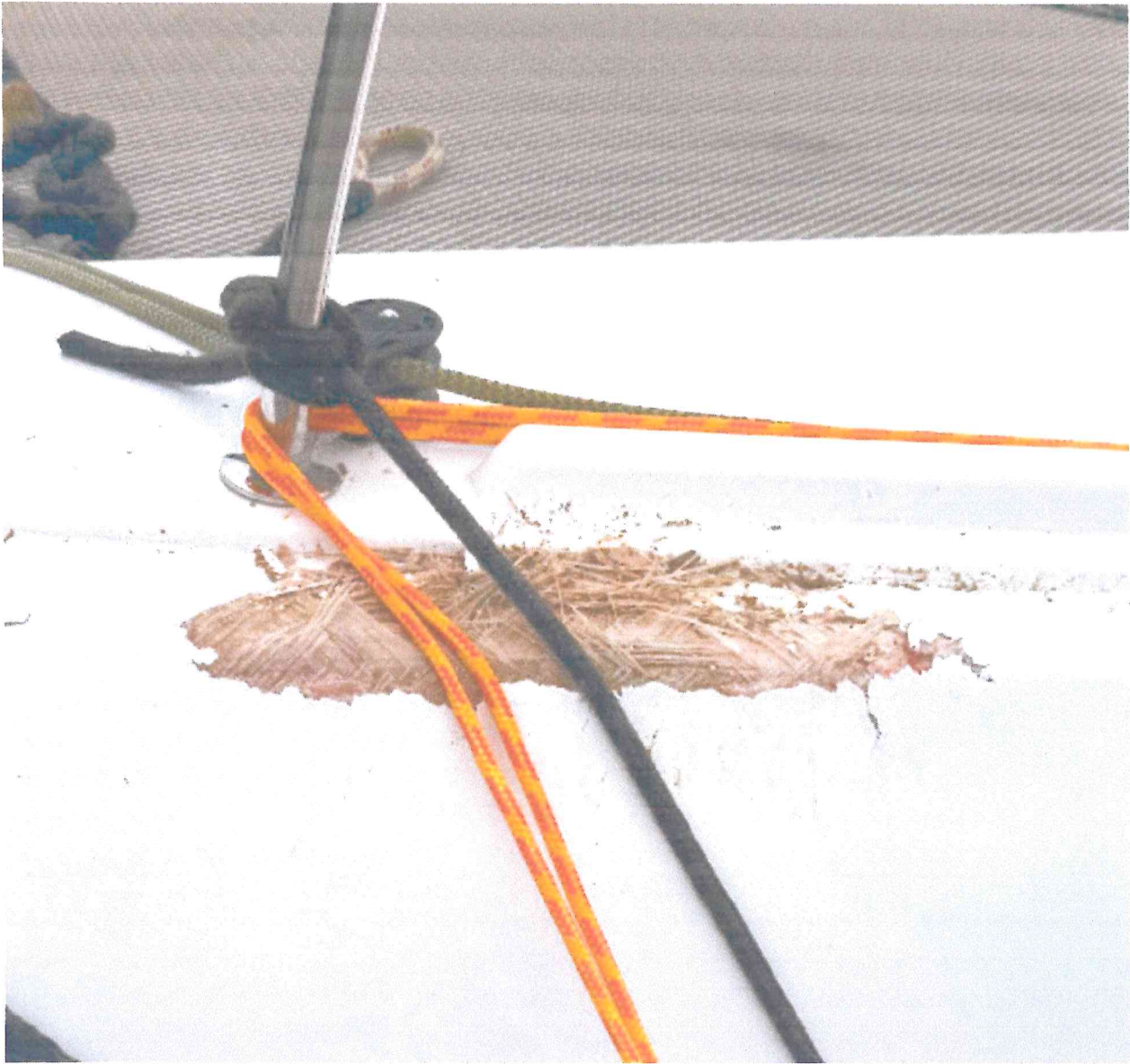
Diagram of Mooring



Damage at Bow – at and below waterline



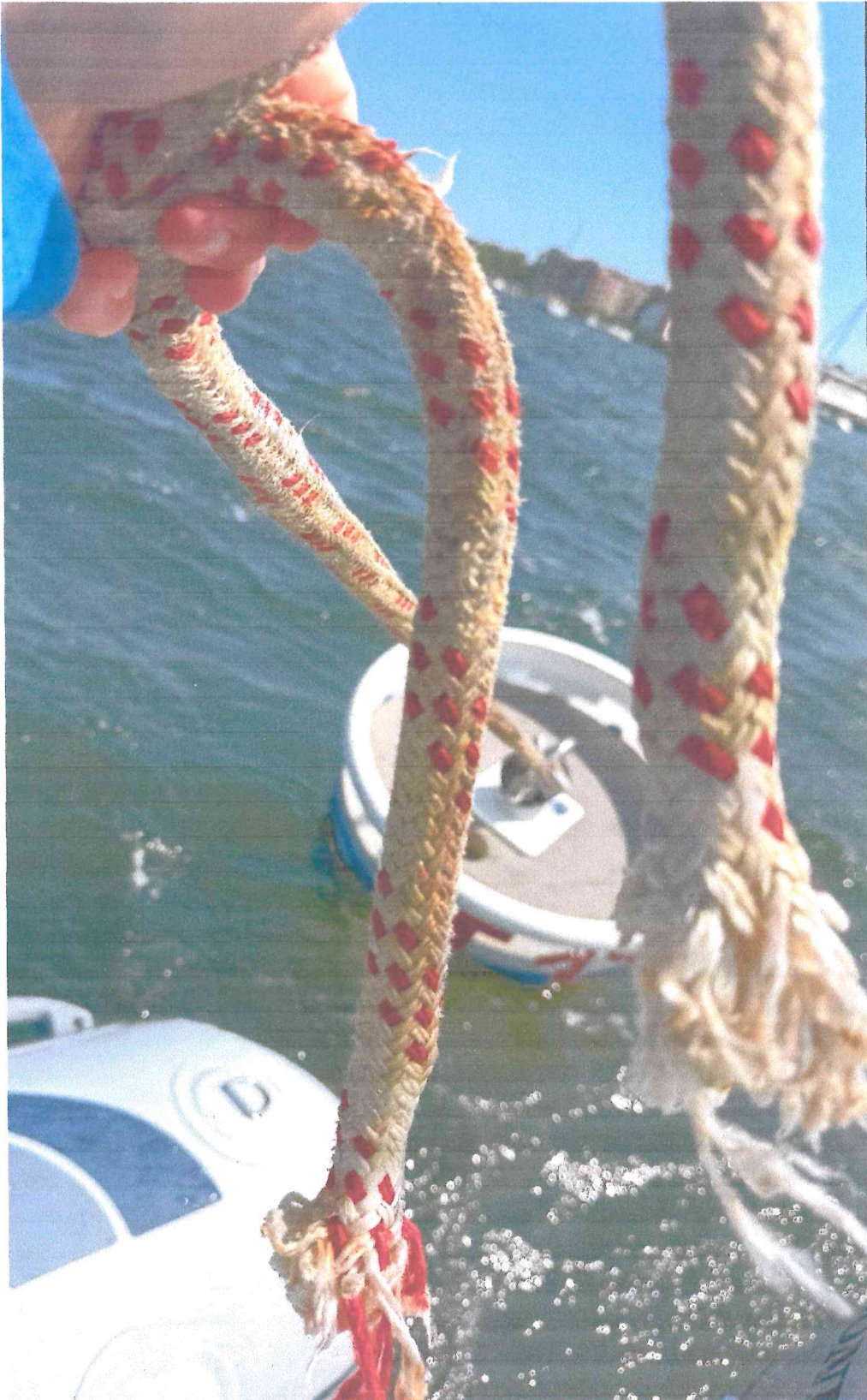
Damage at Bow – Deck Level



Damage at Stern



Broken Mooring Pennant (town supplied portion)



Second View of Mooring Pennant



Table from page 170 of the 2022 Harbor Plan showing requirements

(B.) The Harbormaster may approve informal variances to mooring tackle specifications other than those minimum standards described herein for specific cases if such specifications are appropriate for the area in which a mooring will be located. The Harbormaster must file such variance with the Harbor Commission.

<i>REGISTERED BOAT LENGTH feet</i>	<i>MUSHROO M ANCHOR pounds</i>	<i>BOTTOM CHAIN</i>	<i>TOP CHAIN</i>	<i>NYLON DACRON LINE</i>	<i>STAINLE SS STEEL WIRE</i>
Under 16	75	3/8	3/8	1/2	1/4
16-19	150	3/8	3/8	1/2	1/4
20-22	200	1/2	3/8	5/8	1/4
23-25	250	1/2	3/8	3/4	1/4
26-30	300	5/8	3/8	3/4	1/4
31-35	400	5/8	3/8	3/4	3/8
36-40	500	3/4	1/2	7/8	3/8
41-50	600	3/4	1/2	1	1/2
51-65	750	1	1/2	1-1/4	1/2

TRAVELERS - THE STANDARD FIRE INSURANCE COMPANY

Western Gulf Claim Center - Boat (286)

PO Box 650293
Dallas, TX 75265
Phone: (800) 772-4482

Claim #:
Workfile ID:

IVG3130001
caed5f57

Estimate of Record

Written By: SHAUN ASHTON, License Number: 8479127, 8/5/2026 3:09:48 PM
Adjuster: MAER

Insured:	SCOTT WATERHOUSE	Owner Policy #:	PT5010A6156009928401	Claim #:	IVG3130001
Type of Loss:	Collision	Date of Loss:	07/18/2026 12:00 AM	Days to Repair:	99
Point of Impact:	11 Left Front	Deductible:	12500.00		

Owner (Insured): SCOTT WATERHOUSE 34 ANNIE MOORE RD BOLTON, MA 01740 (508) 7 Evening	Inspection Location: SAFE HARBOR NEW ENGLAND B 1 LAGOON RD PORTSMOUTH, RI 02871-0000 Other (401) 683-4000 Day	Appraiser Information: SAshton@Travelers.com (774) 292-9760	Repair Facility: SH-NEW ENGLAND BOATWORKS 1 LAGOON ROAD PORTSMOUTH, RI 02871 (401) 683-4000 Evening
---	--	--	--

VEHICLE

2022 OTHE OUTREMER 51 WHITE

VIN:	A0M51249A222	Production Date:		Interior Color:	
License:	UNK	Odometer:	UNK	Exterior Color:	WHITE
State:	MA	Condition:	Good		

Estimate of Record

2022 OTHE OUTREMER 51 WHITE

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	YACHT-CATAMARAN OVER 26'		1			
2	#						
3	#	Repl HAUL, BLOCK AND RE-LAUNCH		51	1,275.00 X		
4	#	Rpr UNSTEP/STEP MAST FOR INSIDE STORAGE/REPAIRS				8.0	
5	#	Repl TENTING TO PREVENT DUST MIGRATION		1	100.00	3.0	
6	#	Rpr SAND/GRIND DAMAGED AREAS TO GOOD LAYUP				27.0	
7	#	Rpr RENEW LAYUP TO BUILDERS ORIGINAL SCHEDULE				30.0	
8	#	Rpr FILL, FAIR TO PRELOSS PROFILE				40.0	
9	#	Rpr RENEW GELCOAT IN REPAIRED AREAS				15.0	
10	#	Rpr WET/SAND BUFF FOR UNIFORM FINISH				4.0	
11	#	Rpr ADD'L WET/SAND FOR HULL SCUFFS ON PORT SIDE				8.0	
12	#	Rpr REPAIR METAL STANCHION/RAILINGS-STRAIGHTEN				4.0	
13	#	Repl 100' DYNEEMA RAILING LINE		1	159.00	2.0	
14	#	Rpr R&I STANCHIONS FOR REPAIR ACCESS				3.0	
15	#	Repl RENEW PORT BOW BARRIER COAT/ANTIFOULING PAINT		1	200.00	5.0	
16	#	Repl GELCOAT AND RELATED		1	150.00		
17	#	Repl RESINS AND HARDENERS		1	150.00		
18	#	Repl FIBERGLASS MATTS AND CLOTHS		1	100.00		
19	#	Repl MIXING CUPS, APPLICATORS, MASKING AND PPE		1	100.00		
20	#	Repl ABRASIVES		1	150.00		
21	#	Repl MISC. SHOP SUPPLIES		1	99.85		
SUBTOTALS					2,483.85	149.0	0.0

NOTES

Estimate Notes:

INSPECTION:

-Completed by S.S Shaun Ashton along with vessel owner and Rob Mason from SH-NEB.
-Completed report by SS. Shaun Ashton on 8/5/26.

BACKGROUND:

HIN's confirmed as A0M51249A22 and matches the policy dec. page. Vessel is fitted with twin Volvo D2 50HP sail drives.

DAMAGES:

Estimate of Record

2022 OTHE OUTREMER 51 WHITE

Fiberglass delamination with deep gouges and scratches on the portside bow and aft corner.
Bent forward and aft stanchions on the port side.
Gelcoat scratches, scuffs and chips on the port side hull and gunwale.

CAUSE OF LOSS:

Damage is consistent with an impact as reported, where the mooring broke free and the vessel drifted hitting a dock.

DEPRECIATION:

Applied based on age and condition.

SUBROGATION:

No Factor.

SALES TAX:

Confirmed using salestaxstates.com

AGREED PRICING:

SH-NEB submitted an estimate to repair all the listed damages on my repair estimate. I agree with the same.

ESTIMATE TOTALS

Category	Basis			Rate	Cost \$
Parts					1,208.85
Body Labor	149.0 hrs	@		\$ 135.00 /hr	20,115.00
Miscellaneous					1,275.00
Subtotal					22,598.85
Sales Tax	\$ 1,208.85	@		7.0000 %	84.62
Total Cost of Repairs					22,683.47
Deductible					12,500.00
Total Adjustments					12,500.00
Net Cost of Repairs					10,183.47

All supplements must be pre-approved by Travelers.

Supplement repair charges may be subject to rejection unless approved by Travelers prior to repairs.

This instrument is a damage estimate only and not an acceptance of liability or authorization to repair.

Repair must be pre-authorized by the vehicle owner.

Vehicle owner maintains the right to repair vehicle at a repair facility of their choice.

Please present this estimate to the repair facility prior to repairs.

Necessary Information for Photograph and Video Estimates (READ CAREFULLY):

This estimate may have been completed based wholly or in part using photographs and/or video. Because of the use of photographs and video, this estimate may not be complete, as there could be hidden damage. You should provide this estimate to the shop of your choice prior to commencement of work. If your shop finds additional damages or undiscovered damages, Travelers will work with your repairer to assess the appropriate scope of work. Your shop is instructed in this estimate to contact Travelers through its supplement process and the damages they discover must be reviewed and approved prior to repairing the vehicle. In the event that you are not repairing your vehicle and believe that our estimate does not account for all of your damages, please contact your Claim professional to discuss.

Estimate of Record

2022 OTHE OUTREMER 51 WHITE

and address your concerns and options.

PER MASSACHUSETTS REG. TITLE 212 CHAPTER 2.02(5), "THIS ESTIMATE HAS BEEN PREPARED AND SWORN TO UNDER THE PENALTIES OF PERJURY."

CCC ONE Estimating - A product of CCC Intelligent Solutions Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.