

**ALABAMA DEPARTMENT OF INSURANCE  
INSURANCE REGULATION**

**CHAPTER 482-1-039**

**CLASSIFICATION OF CERTAIN TYPES  
OF INSURANCE AS INLAND MARINE**

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**ALABAMA INSURANCE REGULATION**  
**Chapter 482-1-039**

**482-1-039-.01 Classification of Certain Types of Insurance as Inland Marine.**

(1) Effective January 1, 1964, insurance of the following described property when owned and used for pleasure and not for business, hire or other commercial use, shall be classified as Inland Marine insurance in this State:

(a) Outboard motors, including their equipment and appurtenances.

(b) Rowboats; canoes; and boats not exceeding 16 feet in overall length, measured on the centerline and designed exclusively to be propelled by one or more outboard motors.

(c) Equipment and appurtenances, including boat carriers and trailers, used or designed for use with the above.

(2) Coverage of any of the property specified in the foregoing in conjunction with vessels not falling within subparagraph (b) need not be classified as Inland Marine insurance.

**Author:** Commissioner of Insurance

**Statutory Authority:** Code of Alabama 1975, §27-13-22.

**History:** New December 17, 1963, effective January 1, 1964