

## **USDA Forest Service Insurance Requirements**

The following insurance guidelines are provided to show why insurance requirements are necessary and how the Certificate of Insurance needs to be prepared to meet the agency direction

The Special Use Permit requires the Permittee to indemnify the United States against any liability for damage to life or property arising from the occupancy or use of National Forest System Lands. The Permit requires the Permittee to have the insurance company name the *United States Government* (Forest Service) as an additionally insured party. Also, the Certificate of Insurance and the insurance policy shall contain a specific provision to the effect that the policy shall not be cancelled or the provisions changed or deleted before thirty (30) days written notification by the insurance company to the *U.S. Government, c/o USDA Forest Service*.

A Certificate of Insurance must be presented to the Forest Service before a Special Use Permit will be issued. For long-term or high risk projects the Authorized Officer may require that a copy of the actual insurance policy be furnished before the permit is issued.

The following acceptable additional insured clause shall be shown in verbatim on the face of the Certificate of Insurance or Binder and, as a clause or an endorsement in the insurance policy:

**"It is understood and agreed that the United States Government is additional insured solely as respects liability arising from operations of the named insured."**

In addition, the following 30 day clause is also mandatory and shall be shown in verbatim on the Certificate of Insurance as well as in the insurance policy:

**"It is understood and agreed that the coverage under this policy will not be changed or its provisions changed or deleted before thirty (30) days written notice to:**

**the United States Government, U.S. Department of Agriculture, District Ranger, Truckee Ranger District, *Tahoe National Forest, 10811 Stockrest Springs Rd, Truckee, CA 96161.*"**

**United States Government, c/o USDA Forest Service, Tahoe National Forest** shall be listed in the certificate holder box.

If these clauses are not on the Certificate of Insurance in verbatim, and are not in the insurance policy or on an endorsement as stated above, a Special Use Permit will **not** be issued.

The amount of insurance required will depend on the degree of risk involved. The Forest Representative administering the special use permit will inform the prospective permittee of the required liability coverage necessary. Please check with the permit administrator on minimum amount of coverage required.

**2713.1 - Exhibit 01**

<b>MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE</b>			
<b>FSM Cite</b>	<b>Type of Special Use</b>	<b>Minimum Coverage Amount (in thousands of dollars)</b>	
2721.11	Boat Dock and Wharf	25/100/300	300
2721.12	Clubs	25/300/500	500
2721.13	Organization Camps	25/300/500	500
2721.14	Trail Shelters	25/100/300	300
2721.15	Private Camps	25/300/500	500
2721.22	Houseboats (insurance is required only for concessions)	25/300/300	300
2721.30	Lodging	25/300/500	500
2721.32	Hotel/Motel	25/300/500	500
2721.33	Resorts	25/300/500	500
2721.41	Camp and Picnic	25/100/300	300
2721.42	Caves and Caverns	25/100/300	300
2721.43	Golf Course	25/100/300	300
2721.44	Park and Playground	25/100/300	300
2721.46	Rifle and Target Ranges	25/100/300	300
2721.47	Trailer Courts or Camps	25/300/300	300
2721.48	Tramway	50/500/2000	2000
2721.49	Recreation Event	See 2721.53	

**MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE**

FSM Cite	Type of Special Use	Minimum Coverage Amount (in thousands of dollars)	
2721.52	Marina	50/500/500	500
2721.53	Outfitting and Guiding		
	Aerial Activities – 1 person	25/500/1000	1000
	– 2 or more people	25/500/2000	2000
	Backpacking	25/300/300	300
	Bicycling	25/500/500	500
	Bus, Van, Four-Wheel Drive Tours, ATV	25/500/500	500
	Hunting	25/500/500	500
	Nature Hikes	25/300/300	300
	Nordic Skiing	25/300/300	300
	Pack and Saddle Stock, Equestrian	25/500/500	500
	Rafting and Boating		
	Class IV-V Rafting and Boating	25/500/1000	1000
	Class I-III	25/500/500	500
	Rock Climbing	25/500/500	500
	Running and Walking Events	25/300/300	300
Snowmobiling	25/500/500	500	

**2713.1 - Exhibit 01--Continued**

<b>MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE</b>			
<b>FSM Cite</b>	<b>Type of Special Use</b>	<b>Minimum Coverage Amount (in thousands of dollars)</b>	
2721.54	Rental Services	25/100/300	300
2721.55	Restaurant	25/100/300	300
2721.56	Service Station	25/100/300	300
2721.57	Store, Shop, Offices	25/100/300	300
2721.58	Vendor and Peddler	25/100/300	300
2721.61	Winter Sports Resorts		
	Nordic Skiing	25/300/500	500
	Snow Play	25/500/1000	1000
	Alpine Skiing	25/500/2000	2000
	Avalanche Training	25/500/1000	1000
2721.62	Lifts	50/500/2000	2000
2721.63	Ski Slopes	50/500/2000	2000
2721.64	Ski Activities	25/100/300	300
2721.65	Snow Play	25/500/1000	1000