

### Appendix I: Insurance

Minimum insurance requirements are identified in the following chart. The amounts are based on minimums allowed; permit holders may choose to insure at higher coverage. The Forest Service does not expect insurance to be obtained as part of this offering. Insurance coverage will be required by those who are notified they will be awarded a permit, after all appeals but prior to final issuance of a permit.

The set of three numbers listed in the third column represent the minimum coverage requirements for a split limit insurance policy. In order, the coverage limits are for third-party property damage, personal injury or death to one person and personal injury or death to more than one person. The numbers listed in the fourth column represents the minimum coverage requirement for a combined single limit insurance policy.

MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE			
FSM Cite	Type of Special Use	Minimum Coverage Amount (in thousands of dollars)	
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
	Nature Hikes	25/300/300	300
	Nordic Skiing	25/300/300	300
	Rock Climbing	25/500/500	500
	Running and Walking Events	25/300/300	300
	Snowmobiling	25/500/500	500