

SPECIAL USES INSURANCE REQUIREMENTS

1. **Certificate of Insurance.** Submit a certificate of insurance on industry standard form ACORD 25 that lists the policy limits of coverage.
2. **Insured.** The name of the Insured on the certificate of insurance must be the same name as the Holder on the special use permit. If the names are not the same, then the Holder must be identified as additionally insured on an endorsement.
3. **Covered Activities.** Policy must cover all activities authorized by your special use authorization.
4. **Policy Period.** Policy must cover the authorized period of use/operating season.
5. **Coverage.** Policy must have at least the minimum amount of coverage, as required in your special use authorization (see following pages for list of minimum coverage amounts per use type).
6. **Additional Insured.** By law and policy, you must indemnify and hold harmless the United States for any losses incurred by the United States associated with your use and occupancy. The "additional insured" must be listed on an endorsement as:

USDA Forest Service*

Stanislaus National Forest

[mailing address of administering office]

[city, state, zip code]

***Use this exact wording
on the endorsement as
well as in the Certificate
Holder section**

7. **30-Day Advance Written Notice of Cancellation.** There should be a provision that all insureds (permittee), additional insureds (U.S. Government), and local administering offices (Ranger District Office, SO) will receive a 30-day written notice before the policy can be cancelled (10 days for non-payment). Most policies list a standard 10-day notification, so this will probably be an endorsement. There should be no qualifications on this notice, e.g. some policies will state - ". . . will endeavor to notify. . . "; this is not acceptable.
8. **Description of Operations/Locations/Vehicles.** The following is an example of wording that can be included in this section of the insurance certificate, along with the appropriate endorsements attached:

"The United States is an Additional Insured in regard to the above general liability policy per the attached endorsement. Advance Notice of Cancellation will be provided to the certificate holder in accordance with the attached policy cancellation notice endorsement."

MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE

FSM Cite	Type of Special Use	Minimum Coverage Amount	
		(in thousands of dollars)	
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
2721.3	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	
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
MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE			
FSM Cite	Type of Special Use	Minimum Coverage Amount (in thousands of dollars)	
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