

**SPECIAL USES PERMIT INSURANCE REQUIREMENTS**  
**USDA FOREST SERVICE**  
**Rio Grande National Forest**

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The following insurance guidelines are provided to show how the Certificate of Insurance needs to be prepared to meet the agency direction.

The special use permit requires the permit holder to additionally insure 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 permit holder to have the insurance company name the "United States Government" as an additionally insured party. In addition, 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 additionally insured party.

A copy of the Certificate of Insurance must be submitted to the Special Uses Permit Administrator before a special use permit will be issued. The Administrator may require that a copy of the actual insurance policy be furnished before the permit is issued.

The "Policy Effective Date" on the insurance policy should **NOT** expire during your permit operation period. If the policy does expire during normal operating periods, the Forest Service will ask for proof of planned policy reissuance the day after the current policy expires.

The following additional insurance clause **shall be shown** on the Certificate of Insurance and as a clause or an endorsement in the insurance policy:

*"This insurance applies solely as respects liability arising from operations of the named insured for which the U.S. Government agency has issued an authorization."*

The following 30 day clause is also mandatory and **shall be shown** on the Certificate of Insurance, and as a clause or an endorsement in the insurance policy:

*"This insurance will not be changed or its provisions altered or deleted before thirty (30) days written notice is given to the U.S. Government agency shown in the Schedule."*

The following **shall be shown** in the certificate holder box:

*"USDA Forest Service  
Rio Grande National Forest  
1055 9th St.  
Del Norte, CO 81132"*

The amount of liability insurance required will depend on the type of permit issued and the degree of risk involved. The Special Uses Permit Administrator and prospective permit holder should discuss required liability coverages.

Example: The minimum per occurrence for outfitting and guiding with hunting is \$500,000. The general aggregate is advised to be 2x-3x the amount of the per occurrence. If this is a 'claims made' policy and there are split limits, the following applies: Property damage: \$25,000; Death or injury to one individual: \$500,000; Death or injury to more than one individual: \$500,000. For claims made we prefer policy or general aggregate to be 2x-3x the per occurrence/accident amount.

A permit will not be issued:

- 1) If the clauses are not on the Certificate of Insurance and insurance policy in verbatim,
- 2) If the minimum coverages for liability insurance is not met- unless specifically given permission in writing by the Permit Administrator.
- 3) If the "Policy Effective Date" on the insurance policy expires during the permit operation period.
- 4) If the policy is shown to contradict the use provided in the permit.

