

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,
Olympic National Forest, 1835 Black Lake Blvd SW, Olympia, WA
98502."**

United States Government, c/o USDA Forest Service, Olympic 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.

FSM 2713.1 - Exhibit 01

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
	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	