

### Commercial General Liability (CGL) Insurance

Liability insurance is required for all CUA holders under the terms of the authorization. Such insurance should be of sufficient scope to cover all potential risks and in an amount to cover claims that can reasonably be expected in the event of serious injury or death. The minimum commercial general liability insurance is \$500,000 per occurrence. Liability insurance policies must name the United States of America as additional insured. The business or person that is providing the service must be the named insured (policy holder). Companies that provide transportation only are not required to have Commercial General Liability as long as the passengers do not disembark.

### Other Required Insurance

Commercial Auto Liability Insurance is required if a CUA holder transports passengers or uses owned/leased/rented vehicles in the performance of the service in the park. If a CUA holder charters the vehicle and those chartered vehicles are owned and operated by another company, the CUA holder is not required to have Commercial Automobile Liability insurance. The minimum Commercial Auto Liability Insurance for interstate passenger transport is:

<b>Commercial Vehicle Insurance – Passenger Transport (bodily injury and property damage)</b>	<b>Minimum per Occurrence/Accident Liability Limits*</b>
15 or fewer passengers	\$1,500,000
16 or more passengers	\$5,000,000

The NPS has not established commercial automobile liability minimums for intrastate auto use by CUA holders because each state has unique rules and regulations. Intrastate CUA holders must meet individual state requirements for Commercial Automobile Liability Insurance or the interstate requirements above, whichever are greatest.

CUA holders authorized to transport passengers aboard or use in the park an owned/rented/leased vessel may have P&I Vessel Insurance to cover claims for bodily injury, death, and property damage arising from use of the vessel as an alternative to commercial general liability insurance. **The minimum P&I Vessel Insurance is \$500,000 per occurrence.**

CUA holders authorized to transport passengers or use in the park an owned/rented/leased aircraft are required to obtain Aircraft Liability Insurance. **The minimum Aircraft Liability Insurance is \$150,000 per passenger seat.**

CUA holders assigned the use of park property must secure Property Insurance. The property insurance must provide the financial means for the CUA holder to repair or replace damaged

park property within their care and control. The NPS will provide the Insurance Replacement Value for structures.

### **Insurance Company Minimum Standards**

The NPS has established the following minimum insurance company requirements which all insurance companies must meet. These standards apply to foreign insurance companies as well as domestic companies.

1. All insurers for all coverages must be rated no lower than A- by the most recent edition of Best's Key Rating Guide (Property/Casualty edition), or similar insurance rating companies (Moody's, Standard and Poor's, or Fitch), unless otherwise authorized by the Service.
2. All insurers for all coverages must have Best's Financial Size Category of at least VII according to the most recent edition of Best's Key Rating Guide (Property-Casualty edition), or similar insurance rating companies (Moody's, Standard and Poor's, or Fitch), unless otherwise authorized by the Service.
3. The insurance ratings must be submitted with the CUA Application. The rating companies do not issue certificates. We require the insurance broker to note this rating in the Certificate. If the rating does not appear on the certificate, the insurance broker must provide it in another document.

### **Proof of Insurance Submission**

Applicants must submit proof of insurance with the CUA Application. The proof of insurance must:

- Be written in English with monetary amounts reflected in USD
- Reflect that insurance coverage is effective at time of CUA Application submission
- Name as insured the business or person that is providing the service
- Name the United States of America as additional insured
- Reflect a General Commercial Liability Policy with the minimum coverage amount required in the CUA Application
- Reflect required additional insurances (commercial vehicle, vessel, aircraft, etc.) with the minimum coverage amount required in the CUA Application
- Include insurance provider rating or provide in separate document

**Which insurance is required by CUA Activity Type?**

<b>CUA Activity Type</b>	<b>Commercial General Liability</b>	<b>Commercial Auto Liability</b>	<b>Aircraft Liability</b>
Guided Day Hiking - Frontcountry	X		
Guided Day Hiking - Backcountry	X		
Guided Day Hiking – Kantishna & Wonder Lake	X	X	
Guided Overnight Camping - Backcountry	X		
Group Camping – Savage River	X	X	
Guided Winter Activities	X	X	
Air Taxi & Incidental Hunt Transport			X
Guided Mountaineering	X		