

ATTACHMENT A CUA Insurance Requirements

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 \$1,000,000. Liability insurance policies must name the United States of America National Park Service Apostle Islands National Lakeshore, Commercial Services Office, PO Box 770, Bayfield, WI 54814 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.

Protection & Indemnity Vessel Insurance (P&I): CUA holders authorized to transport passengers aboard or use in the park an owned/rented/leased vessel are required to have **P&I Vessel Insurance**. The minimum P&I Vessel Insurance is \$2,000,000. However, if your Commercial General Liability insurance provides a blanket watercraft endorsement and does not exclude watercraft liability, then a Commercial General Liability insurance policy in the amount of \$2,000,000 may be accepted in lieu of the P&I vessel policy. If your Commercial General Liability insurance does not meet the Service established limits for commercial general liability, you may obtain additional coverage through an umbrella insurance policy.

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 charts 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:

Commercial Vehicle Insurance – Passenger Transport (bodily injury and property damage)	Minimum per Occurrence Liability Limits*
Up to 6 passengers	\$1,000,000
7 – 15 passengers	\$1,500,000
16 – 25 passengers	\$3,000,000
26+ passengers	\$5,000,000

Insurance Company Minimum Standards

The NPS has established the following minimum insurance **company** requirements. All insurance companies must meet the following minimum standards. 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:

1. Be written in English with monetary amounts reflected in USD
2. Reflect that insurance coverage is effective at time of CUA Application submission
3. Name as insured the business or person that is providing the service
4. Name the United States of America National Park Service Apostle Islands National Lakeshore, Commercial Services Office, PO Box 770, Bayfield, WI 54814 as additional insured
5. Reflect a General Commercial Liability Policy with the minimum coverage amount required in the CUA Application
6. Reflect required additional insurances (commercial vehicle, vessel, aircraft, etc.) with the minimum coverage amount required in the CUA Application
7. Include insurance provider rating or provide in separate document