

CERTIFICATION OF INSURANCE GUIDELINES

Established by State of Nevada – Division of Risk Management

Attorney General's Opinion #204 dated April 20, 1976, concluded that "The State of Nevada owns the bed and shores of Lake Tahoe and other navigable bodies of water within Nevada to the present ordinary and permanent high water mark."

Please be advised of the insurance coverage required for certain permitted uses of state land as of September 01, 2009. These requirements have been established by the State of Nevada – Division of Risk Management.

One of the conditions for receiving a buoy permit requires the permittee to maintain, at all times, liability insurance coverage indemnifying the State of Nevada from any and all claims that might be made against the State.

If you have a permit for any number of buoys or boat slips in Lake Tahoe and your parcel is adjacent to a parcel with a littoral feature such as a pier, breakwater, buoy field, or water intake line, you will be required to maintain \$2,000,000 in liability coverage, indemnifying the State of Nevada from any and all claims that might be made against the State.

If you have a permitted pier, regardless of any features on adjacent properties, the liability insurance amount you will be required to maintain is \$1,000,000.00 indemnifying the State of Nevada from any and all claims that might be made against the State.

The Division of State Lands requires proof of financial responsibility in the form of a **Certificate of Insurance** as follows:

1. A certificate of insurance can be a copy or an original document with a signature of the authorized representative or agent.
2. The certificate of insurance must show the effective and expiration dates of the policy.
3. The certificate of insurance must state that the structure (buoy, pier, boat hoist, swim float, dock, breakwater, water intake line, etc.) is covered along with the physical address and Assessor's parcel number.
4. The certificate of insurance must include coverage for bodily and personal injury and property damage liability. Complete buoy liability insurance requirements can be found on our website: [http://lands.nv.gov/uploads/documents/Lake Tahoe NDSL Buoy Insurance Req.pdf](http://lands.nv.gov/uploads/documents/Lake_Tahoe_NDSL_Buoy_Insurance_Req.pdf).
5. Address of Certificate Holder:

State of Nevada
Department of Conservation and Natural Resources
Division of State Lands
901 S Stewart St Suite 5003
Carson City, Nevada 89701

6. Certificate Holder added as **Additional Insured**: By endorsement to all liability policies, except Professional Liability, evidenced by Permittee, The State of Nevada, (the agency), its officers, employees and immune contractors as defined in NRS 41.0307 shall be named as additional insured for all liability arising from the permit. A copy or original Additional Insured Endorsement (ISO form CG20 10 11 85), signed by an authorized insurance company representative must be submitted to the State, by attachment to the Certificate of Insurance, to evidence the endorsement of the State as additional insureds.