Nevada Division of
STATE LANDS

STATE OF NEVADA
Department of Conservation & Natural Resources
Joe Lombardo, *Governor*
Vinson Guthreau, *Director*
Charles Donohue, *Administrator*

PERMITTED LITTORAL USES INSURANCE POLICY STATEMENT

The State of Nevada, Division of State Lands—under the direction of the State Risk Manager and with endorsement from the Nevada Office of the Attorney General—requires owners of piers, buoys, water intake lines, and other third-party structures located within Lake Tahoe to maintain liability insurance in the amounts specified in the Certification of Insurance Guidelines. These requirements are based on the level of exposure associated with each structure and are outlined online at: https://lands.nv.gov/authorizations-and-permitting/tahoe-permitting.

Owners must also name the State of Nevada as an Additional Insured on their liability insurance policy. This requirement originates from a 1976 opinion issued by the Nevada Attorney General, which determined that the State owns the bed and shores of Lake Tahoe up to the ordinary high-water mark. Because these permissive structures occupy State-owned land, the State requires Additional Insured status as a standard permit condition.

Self-insured policies are not accepted for permissive uses of Lake Tahoe. Requiring adequate liability insurance and Additional Insured status ensures that financial responsibility remains with the owner and their insurer, thereby reducing the State's exposure to potential claims arising from privately owned structures on State-owned submerged lands.

The State of Nevada, through the Division of Risk Management, reaffirms that owners must maintain insurance consistent with all existing requirements and guidelines. These measures serve an important risk-management function by protecting the State from potential financial liability.

Applicants must submit complete and accurate applications. A Certificate of Insurance that fully complies with the Certification of Insurance Guidelines is required. Incomplete applications will be rejected, and both a new application and a new application fee will be required. Application fees are non-refundable.

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."

Insurance coverage is required for certain permitted uses of state land as of September 1, 2009. These requirements have been established by the State of Nevada – Division of Risk Management and affirmed by the Nevada Office of the Attorney General. As a condition of any permit for use of state land, an applicant is **REQUIRED** to maintain liability insurance at all times that indemnifies (protects) the State of Nevada against any claims arising from the permitted use.

Insurance Requirements for Permitted Littoral Uses

For permits involving littoral features (that is, features located on or adjacent to the shoreline or water, such as, but not limited to, a pier, buoy, boat slip, breakwater, water intake line, or utility line), the required minimum liability coverage is based on the highest risk category that applies to the permit, and the number of permitted features, as shown below:

- **Standard** — no adjacent littoral feature, non-commercial use.
- **Adjacent Littoral Feature** — the parcel is adjacent to another parcel with a littoral feature, non-commercial use.
- **Commercial Use** — the permitted use is commercial in nature. This category applies regardless of adjacent features and supersedes the Adjacent Littoral Feature category if both would otherwise apply.

MINIMUM REQUIRED LIABILITY COVERAGE AMOUNTS

Number of Littoral Features	Standard	Adjacent Littoral Feature	Commercial Use
1–10	$1,000,000	$2,000,000	$3,000,000
11–20	$2,000,000	$3,000,000	$4,000,000
21–30	$3,000,000	$4,000,000	$5,000,000
31–50	$4,000,000	$5,000,000	$6,000,000
51–70	$5,000,000	$6,000,000	$7,000,000
70+	$6,000,000	$7,000,000	$8,000,000

Note: An "adjacent littoral feature" means a pier, buoy field (3 or more buoys), water intake line, utility line, or any other structure located on an adjacent parcel.

Certificate of Insurance Requirements

The Division of State Lands requires proof of compliance with the insurance requirement above in the form of a Certificate of Insurance. The certificate must meet the following requirements:

1. **Form.** The certificate may be a copy or an original and must bear the signature of an authorized representative or agent.

2. **Policy dates.** The certificate must show the policy's effective and expiration dates.

3. **Structure and location.** The certificate must cover all permitted structure(s) (e.g., buoy, pier, boat hoist, swim float, dock, breakwater, water intake line, etc.) and identify the physical address and the Assessor's Parcel Number associated with the permitted structures.

4. **Coverage.** The certificate must include coverage for bodily injury, personal injury, and property damage liability.

5. **Certificate holder address.** The certificate must list the certificate holder as:

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

6. **Additional insured.** Except for Professional Liability policies, all liability policies must be endorsed to name the State of Nevada, its officers, employees, and immune contractors (as defined in NRS 41.0307) as additional insureds for all liability arising from the permit. A copy or original Additional Insured Endorsement (ISO Form CG 20 10 11 85), signed by an authorized insurance company representative, must be attached to the Certificate of Insurance as evidence of this endorsement.