



Lake Tapps License Insurance Requirements

Why Evidence of Insurance is Required:

You need a license because your structures (bulkhead, dock, boat ramp, boat lift, etc.) – either existing or those that you are building or modifying) -- extend onto property owned by Cascade Water Alliance. This is land under the Lake Tapps Reservoir and up to the 545' elevation line. Note that the typical summer recreation level of the reservoir is 541.5' to 543'. Should someone be injured, or something be damaged during construction or use of your project, they may assert that Cascade is liable due to Cascade's ownership. Cascade (a public agency) is, through the License, granting you (a private entity) permission to use public property. Cascade must be protected from liability related to private use of Cascade property.

Insurance Requirements:

Insurance requirements include a minimum of \$1M personal liability and naming Cascade Water Alliance as additionally insured. Refer to the License section 2.3 for specific requirements and provide this section to the agent which handles your homeowner insurance. A sample license can be found at: <https://cascadewater.org/lake-tapps/licenses-permits/>.

If you are hiring a contractor to build your project, the contractor must also have appropriate insurance during the time of construction and also name Cascade as an additional insured.

Naming Cascade as an insured on your policy will help to protect Cascade for injuries due to your activities on Cascade property. It is important to note that Cascade is not asking to be an insured for your property, i.e. the coverage for damage to your home. Cascade only requires being an **additional insured on the liability** (injury or property damage to third parties) section of your homeowner policy.

Contact Information:

Your insurance agent should be able to address most questions. You can find the Lake Tapps License and more information at: <https://cascadewater.org/lake-tapps/licenses-permits/>.

To contact Cascade directly:

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