



Lake Tapps License Insurance Requirements

Why Evidence of Insurance is Required for a License:

You need a license because your improvements, such as a bulkhead, dock, or boat ramp, are located, in whole or in part, on property owned by Cascade Water Alliance (Cascade). Cascade owns the land under the Lake Tapps Reservoir and up to the 545' elevation line. The typical summer recreation level of the reservoir is 541.5 to 543 feet.. Because your improvements are located on Cascade property, Cascade could be named in a claim if someone is injured or property is damaged in connection with their construction or use. Through the License, Cascade, a public agency, is granting a private property owner permission to use Cascade property. The insurance requirements help protect Cascade from liability associated with that private use.

Insurance Requirements:

The License requires liability insurance with limits of at least \$2 million and requires Cascade Water Alliance to be named as an additional insured. Because insurance policies vary, provide Section 2.3 of the License to your insurance agent and ask your agent to confirm that your coverage meets the License requirements. A sample license can be found at:

<https://cascadewater.org/lake-tapps/licenses-permits/>.

If you hire a contractor, your contractor must also meet the applicable insurance requirements in Section 2.3 of the License and name Cascade as an additional insured.

Naming Cascade as an additional insured on your policy helps protect Cascade from liability associated with your activities on Cascade property. Cascade's additional-insured requirement applies to liability coverage, not coverage for damage to your home or personal property. Your insurance agent can determine how to provide the required coverage under your policy.

Contact Information:

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

To contact Cascade directly:

Paula Anderson
Director of Land Use
panderson@cascadewater.org
425-241-7370

Cascade Water Alliance
11400 SE 8th St, Ste 400
Bellevue, WA 98004