

**Cascade Water Alliance (CWA)
License for Use of Lake Tapps Reservoir
Insurance Requirements**

Frequently Asked Questions (FAQ)

1. Why am I being required to show evidence of insurance?

Answer: The work you are performing extends to land and water rights owned by CWA. Should someone or something be injured or damaged in the course of construction or operation of your work product, Cascade could be held liable.

2. How do I comply?

*Answer: refer to the License Agreement, section 2.3. Provide **this section to the agent which handles your homeowner's insurance.** If your liability policy does not have at least \$1,000,000 in coverage, you will need to purchase higher limits.*

3. Section 2.3.1.1 requires me to name CWA an insured to my policy. Why is this necessary?

Answer: as mentioned previously, CWA could be held liable for your activities even though we are not directly involved. Naming CWA as an insured on your policy will help to ensure that we are adequately protected for your activities.

4. My agent says I cannot name CWA as an insured on my policy. What should I do?

Answer: Based on previous experience, we are aware that Allstate has the ability to do this via their policy form APC123. Check with your provider regarding similar forms.

5. Who should I call if I have any questions?

Answer: your insurance agent should be able to address most questions.