



# Oregon Conservation and Recreation Fund (OCRF) Grants Insurance Requirements Grantee Guidelines

The State of Oregon requires the OCRF grantee to have insurance commensurate with the grantee’s activities. Under the Indemnity section of the grant agreement, the grantee promises to defend, hold harmless and indemnify the state related to the work they are doing under the grant agreement. Meeting insurance requirements assures fulfillment of this promise. Should a grantee cause a loss they are responsible for, the state is bound to pursue recovery from any available means under ORS 278.052. This may include the grantee’s personal assets, such as equity in their home, savings, retirement, etc. By not having proper insurance, the grantee is in harm’s way, as is the state.

Insurance requirements are split into two categories: General Activity and Specialized Activity.

- **General activity insurance** refers to coverage considered best practices for organizations conducting activities often implemented by grantees.
- **Specialized activity insurance** refers to coverage types and amounts that fall outside activities normally funded by OCRF.

The successful grantee must provide ODFW proof of required insurance before grant funds will be disbursed.

In general, the premiums for general activity insurance types should be charged to Indirect Costs. If additional specialized activity insurance coverage is required for a project, the costs may be charged to Other.

The insurance industry offers many types of insurance that can be purchased as add-ons to an organization’s existing commercial general liability policy. Other types of coverage need to be purchased as stand-alone policies. Grantees may purchase specialized coverage as a stand-alone policy or as an existing policy rider.

## General Activity Insurance Requirements

General activity insurance requirements apply to all grantees. Grantees must ensure all contractors and consultants hired under these projects will also carry the minimum insurance types and amounts described in Table 1 below.

**Table 1: General Activity Insurance Required for OCRF Projects**

Insurance Type	Minimum Amount
Workers’ Compensation & Employers’ Liability (for all employers)	Workers’ Compensation: Amount required by ORS 656.017 —see Oregon’s <a href="#">Workers Compensation Division</a> for requirements Employers’ Liability: \$500,000 per occurrence
Commercial General Liability	\$1,000,000 per occurrence, \$2,000,000 aggregate

Insurance Type	Minimum Amount
Auto liability (may be included as an endorsement on a commercial general liability policy)	\$1,000,000 combined single limit
Directors and Officers Coverage (for grants over \$50,000 to nonprofits)	\$1,000,000 per claim
Crime Protection Coverage: Employee Dishonesty or Fidelity Bond (for grants over \$50,000 for nonprofits)	Amount equal to grant

## Specialized Activity Insurance Requirements

Some projects carry a greater risk to the organization, organization’s employees, volunteers, and the community. For projects in which the grantee is performing specialized activities (see below), grantees will be required to meet the minimum General Insurance requirements (see Table 1) plus any required specialized insurance shown below.

On these more complex projects, grantees often contract the technical work out to experienced contractors. When contracting out the technical work, the grantee will only be required to meet the minimum ODFW insurance requirements, described in [Table 1: General Insurance Required for OCRF Projects](#). However, the grantee must ensure that any contractors, subcontractors, or subgrantees that are private entities performing work on the project are insured to the extent that similar insurance customarily carried by entities performing similar work is required. Table 2 below can be used as a guide for this situation. ODFW does not request proof of insurance from contractors, subcontractors, or subgrantees, however, ODFW encourages grantees to collect this information for their own protection.

Specialized insurance requirements are described below:

**Table 2: Specialized Activity Insurance Types Required for OCRF**

Specialized Activity	Insurance Type(s)	Minimum Amount
<b>Aircraft Aerial Application:</b> Performing aerial application of chemicals, fertilizers, seed, etc.	Aircraft Aerial Application Liability (Required in addition to Aircraft Liability insurance)	Risk assessment completed by ODFW \$500,000 combined single limit
<b>Aircraft:</b> Use of a manned air vehicle (including but not limited to plane, helicopter, glider, etc.).	Aircraft Liability	Risk assessment completed by ODFW \$ limit required varies with type of work
<b>All-Terrain Vehicle:</b> Use of All Terrain Vehicle (ATV) or light utility vehicle (LUV).	Commercial General Liability—additional	Risk assessment completed by ODFW \$ limit required varies with type of work

Specialized Activity	Insurance Type(s)	Minimum Amount
<b>Boat:</b> Transporting people on lakes, rivers, streams, or ocean in motorized boats.	Marine Liability  Longshore/Harbormasters/Jones act work comp coverage (may be required)	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Construction or land moving equipment:</b> Use of construction or land moving equipment (including but not limited to bulldozers, forklift, backhoe, etc.).	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Drone, etc.:</b> Use of a drone, unmanned aircraft systems (UAS), and/or Unmanned Aerial Vehicle (UAV).	Drone/Unmanned Aircraft Systems (AS)/Unmanned Aerial Vehicle Liability	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Fire:</b> Working with fire or incendiary devices that can spark, combust, or otherwise result in fire.	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Firearms or projectiles:</b> Working with or around firearms or other projectile equipment (including but not limited to dart guns, flare guns, bows and arrows, etc.).	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Hazardous materials:</b> Working with hazardous materials (not including materials used in the normal operation of equipment such as hydraulic fluid).	Pollution Liability	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Heavy power tools:</b> Working with heavy power tools or other large sharp objects (including but not limited to chain saws, ax, jackhammers, plows, etc.).	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Heights:</b> Working on/at heights greater than 30 feet tall (including but not limited to bridges, ladders, towers, vertical landscapes, etc.).	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Live animals:</b> Working with live animals (including but not limited to horseback riding, live trap capture, live tagging, etc.).	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Moving large objects:</b> Working with large objects that are manipulated and/or moved (including but not limited to cutting trees).	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Pesticides or herbicides:</b> Applying pesticides or herbicides.	Pesticide or Herbicide Applicator Coverage	\$250,000 per occurrence, \$500,000 aggregate

Specialized Activity	Insurance Type(s)	Minimum Amount
<b>Professional expertise:</b> Projects in which employees or volunteers are working in a professional field requiring specialized knowledge and intellectual skills (examples: engineering, licensed educators). Does not include trade services.	Professional Liability	\$1,000,000 per claim, \$2,000,000 aggregate
<b>Removal of water control structures:</b> Removal or alteration of structures that hold back water on land or instream including dams, levees, dikes, tide gates, and other water control devices (does not include temporary diversion dams used solely to divert water for irrigation).	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Supervising minors, other clients:</b> Having any kind of custodial care of minors or others in custodial care of the state. Example: Activities for unaccompanied minors.	Physical Abuse and Sexual Molestation Coverage	\$1,000,000 per occurrence, \$3,000,000 aggregate.
<b>Transporting 15+ people:</b> Transport of 15+ passengers in a bus/van per vehicle.	Auto Liability—additional	\$5,000,000 combined single limit
<b>Water:</b> Swimming, snorkeling, wading or similar activity in water.	Commercial General Liability—additional	Risk assessment completed by ODFW  \$ limit required varies with type of work
<b>Other Specialized Activity:</b> Performing other activities that may have added risk.	Varies	Risk assessment completed by ODFW  \$ limit required varies with type of work

*For questions related to Oregon Conservation and Recreation Fund grants, please contact*

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