

Water Front Recreation, Inc.

38954 Proctor Blvd.
PMB #333

Sandy, OR 97055

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NORTHWOODS INSURANCE REQUIREMENTS CHECKLIST

Following is a checklist of **Insurance Requirements** for all Northwood's Cabin Site Lessees. Each and every policy that is issued on a cabin site in the Northwood's must contain all of the following requirements. Any policy which does not contain all of these provisions does not meet the requirements set down by the State of Washington and Water Front Recreation, Inc., and the insurance will not be accepted as in compliance by Water Front Recreation, Inc. Also, please note that the **responsibility for insurance lies only with the Cabin Site Lessee(s)**.

- Cabin Site Lessee(s) is listed as the "Named Insured" on the insurance policy **Declaration / Certificate Sheet**
- Insurance Company and Policy Number** appears on the policy **Declaration / Certificate Sheet**
- Policy Period** is indicated on the **Declaration / Certificate Sheet** (actual dates) or (Continuous)
- Insurance Agency** and Insurance Agent's Name, Address, and Phone Number appear on the **Declaration / Certificate Sheet**
- Insured Value** of the cabin is clearly stated on the **Declaration / Certificate Sheet**
- Minimum 30-days notification** for cancellation noted on **Declaration / Certificate Sheet**
- Indication that policy covers **Full Replacement Value** for construction using today's building codes and that this is clearly stated on the **Declaration / Certificate Sheet**
- Washington State Department of Natural Resources, P. O. Box 47035, Olympia, Washington 98516-5810, is named as **Additional Insured** and so stated on **Declaration / Certificate Sheet**.
- Water Front Recreation, Inc., 38954 Proctor Blvd. #333, Sandy, Oregon 97055, is named as **Additional Insured** and so stated on the **Declaration / Certificate Sheet**
- Required Liability limits** for the Cabin/Site clearly stated on the **Declaration/Certificate Sheet**
 1. Bodily injury or death of any one person
 2. Bodily injury or death resulting from any one accident to two or more persons
 3. Property damages
- Copy of **complete Declaration / Certificate Sheet with all Forms and Endorsements attached** is provided to Water Front Recreation, Inc., by the insurance company (VERY IMPORTANT!)

As of 7/23/92, The State of Washington will now allow 10-day cancellation notice to Water Front and the DNR due to non-payment of insurance premiums. In obtaining insurance, you must make every effort possible to get 30-day notification of cancellation, but DNR will accept 10-day notification if that is all your insurance company will provide. Please be advised that any Cabin Site Lessee, who allows the insurance on the Cabin Site to be canceled because of non-payment of premiums, will be in **IMMEDIATE DEFAULT OF THE LEASE** and Water Front will take immediate action to reclaim the cabin site.