

§ 66-456. Liability insurance.

(a) Insurance Required. – A person cannot own or operate a challenge course, zip line, or other similar device unless the person carries insurance coverage provided by an accepted insurer of at least one million dollars (\$1,000,000) per occurrence and two million dollars (\$2,000,000) in the aggregate against liability for injury to persons or property arising out of the operation of such facility or use of such device. The insurance contract cannot include per person sublimits to liability. A person required to be insured under this section must immediately notify the Commissioner upon receipt of notice of cancellation, suspension, or nonrenewal of the policy.

(b) Proof of Insurance. – A person operating a challenge course, zip line, or other similar device must provide proof of insurance coverage upon request by the Commissioner. Upon failure of the person to provide proof of insurance, the Commissioner must prevent or stop operation of the facility or other similar device until the person provides proof of the required insurance coverage.

(c) Acceptable Insurer. – The insurance contract must be provided by an insurer or surety that is acceptable to the Commissioner and authorized to transact business in this State. The Commissioner cannot accept any commercial general liability insurance policy unless it obligates the insurer to give written notice to the person at least 30 days before any proposed cancellation, suspension, or nonrenewal of the policy. (2017-118, s. 1.)