

Commercial vehicle insurance requirements for the Great Smoky Mountains National Park
Reprinted from the CUA regulations – effective date 12/28/22

SPECIAL PARK CONDITIONS

Conditions specifically pertaining to Transportation Commercial Use

47. Insurance: Holders that provide Transportation (Tour) Services are required to carry general liability insurance and automobile liability insurance. Holders that provide Transportation (Non-Tour) Services only are not required to carry general liability insurance. General liability insurance protects against claims occasioned by the action or omissions of the holder, its agents and employees in providing out-of-vehicle activities. Transport only/ Non-Tour service providers are not authorized to provide out-of-vehicle activities.

General Liability

Transportation (Tour) Services \$500,000 Transportation
(Non-Tour/Transport only) Services Not Required

Proof of automobile insurance must be provided for any holder who transports passengers or uses a vehicle in the performance of the service in the park. Auto insurance must cover all “owned, leased, rented, or hired” vehicles if the CUA holder rents or leases vehicles. The minimum policies must be in the amounts determined by the capacity of the vehicle:

Up to 6 Passengers \$1,000,000
7-15 Passengers \$1,500,000
16-25 Passengers \$3,000,000
26+ Passengers \$5,000,000

Protection & Indemnity (P&I) Vessel Insurance must be included for any CUA holder who transports passengers aboard a motor vessel to cover claims for bodily injury, death, and property damage arising from the use of the vessel. A minimum policy of \$500,000 per occurrence is required.

Policies must name the United States of America (National Park Service, Great Smoky Mountains National Park, Commercial Services Office, 107 Park Headquarters Road, Gatlinburg, TN 37738) as additional insured. Holder agrees to have on file with the park copies of the above insurance with the proper endorsements. Upon lapse or cancellation of either the automotive or general liability insurance policies, the authority to operate in the park is automatically suspended until new insurance is in place and proof is provided to the Commercial Services Office.