



GREENWAY TRAIL PROGRAM INSURANCE

The Hudson River Valley Greenway works with local government and citizen groups to support trail planning and development in communities within the legislatively designated Greenway Area.

Community groups often seek permissions for trails to cross private lands in order to make key links in their local systems or to keep trails off busy roads. Many landowners are enthusiastic in granting access, confident in the protection afforded by their homeowner's or commercial farm insurance coverage as well as the protection afforded by the New York State General Obligations Law § 9-103. Other landowners have expressed a desire for additional liability coverage or protection. The Greenway has purchased a commercial liability insurance policy as a tool to help local groups address this frequent obstacle to Greenway trail development.

- Liability coverage levels are: up to \$1 million for an individual occurrence and \$2 million annual aggregate.
- Insurance policy is a standard commercial liability package underwritten by Chubb.
- Coverage will only be made as part of an access agreement with a private landowner to which the Greenway is a signatory as well as party to the planning, design, and management process.
- Coverage will only be extended as part of trail access agreements. Easements strictly for conservation that do not include general public access are ineligible.
- The trail must receive designation as an official segment of the Greenway Trail System before coverage can be provided.
- A full range of contractual access agreements from revocable agreements to formal conservation easements with public trail corridors can be covered.
- Landowner trail partners will be named as 'additional insureds' under the Greenway's policy for any trail-related claims.
- Greenway coverage would act as the 'first line of defense' in trail-related claims or actions.
- Public entities are ineligible for this coverage.
- Trails that allow motorized uses are ineligible for coverage under this policy.
- Corporate or institutional landowners will be expected to cross-insure the Greenway as an 'additional insured' on their own liability policies.
- Monitoring of covered trail corridors for safety and compliance with access agreements will primarily be the responsibility of local trail groups and partners.
- Demonstration of local commitment to trail stewardship and management must be made before Greenway insurance coverage will be extended.
- Greenway Trail Program Insurance is intended to cover a landowner in the interim until a municipal or land-trust partner is ready and willing to take this role long-term.