



STATE OF MAINE
DEPARTMENT OF ADMINISTRATIVE & FINANCIAL SERVICES
RISK MANAGEMENT DIVISION
ELKINS BUILDING 2ND FLOOR
85 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0085

PAUL R. LEPAGE
GOVERNOR

ALEC PORTEOUS
ACTING COMMISSIONER

DAVID FITTS
DIRECTOR

December 10, 2018

ATV Trail Liability Insurance Program

The ATV trail liability insurance program will continue for another year – January 1, 2019 – January 1, 2020. The insurance has an established occurrence limit of \$400,000 per the Maine Tort Claims Act and \$500,000 for those companies with which Department of Agriculture, Conservation and Forestry is required to have a contract in that amount. It includes defense costs within the limit of liability.

This self-insurance program provides liability insurance for all associations, organizations or individuals who own, maintain, occupy or lease property on which the Department of Agriculture, Conservation and Forestry has approved a trail under its ATV Trails program.

It should be understood that this insurance provides defense and indemnification only for matters pertaining to the maintenance of approved trails and recreational activities as described in the land use laws on those trails. It does not insure the maintenance, ownership or use of any ATV or other motorized equipment.

All potential claims should be reported to this office at once. If you have any questions with regard to this insurance program, please contact Risk Management Division at 1-800-525-1252.

Sincerely,

A handwritten signature in cursive script that reads "David A. Fitts".

David A. Fitts
Director