

Changes to Insurance Requirements for Waterway Registrations in Oregon

The Oregon Department of State Lands (DSL) is updating insurance requirements for all [new and renewing waterway registrations](#), effective **July 1, 2027**. These updates will ensure that insurance coverage appropriately reflects the risks associated with authorized waterway uses and help protect both registrants and the State of Oregon from potential liability.

Why are insurance requirements changing?

DSL is aligning insurance requirements with statewide risk management standards to ensure all waterway registration holders carry appropriate insurance coverage based on their activities. The goal is to create a more consistent, transparent, and risk-based approach for waterway authorizations, aligning both leases and registrations in insurance requirements. This effort is part of a broader initiative to modernize management of Oregon’s waterways and reduce liability for both waterway authorization holders and the state’s overall risk exposure.

DSL worked closely with the Department of Administrative Services’ Risk Management Division to develop updated requirements, as well as new tools and guidance to help DSL staff determine appropriate insurance standards.

When do they take effect?

Updated insurance requirements will apply to waterway registrations authorized under Oregon Administrative Rules 141-082 on or after July 1, 2027. Waterway registrations cover small to medium-sized private structures, including docks, floating recreational cabins 1,500 square feet or less, and other structures 2,500 square feet or less. Waterway registrations do not cover commercial activity.

New Applications	Waterway registrations issued on or after July 1, 2027 .
Renewals	Renewals of existing waterway registrations that expire on or after July 1, 2027 .
Amendments & Assignments	If the use or activity on your waterway registration has changed – for example, if new equipment or operations are added – or if there is a change in ownership, your waterway registration may need to be updated to reflect that change. This applies to amendments made on or after July 1, 2027 .
Additional considerations: <ul style="list-style-type: none">Existing waterway registrations will continue under their current terms, with no change, until renewal, amendment, or assignment.If you submitted an application before July 1, 2027 (even if it’s a renewal and your waterway lease expires later), please reach out to the Waterways Technician with questions on the insurance requirements pertaining to your waterway registration.	

What are the new insurance requirements?

For waterway registrations, most personal and recreational users will find that their homeowner's (HOA3) policy already meets DSL's insurance requirements. Depending on the activity and whether a motorized vessel is moored or used on-site, additional coverage such as an umbrella or personal boat policy may be required. Policies must also include coverage for any structures located on the premises, though insurers may use different terminology for this endorsement (e.g., "Other Structure," "Detached Structure," or similar).

Frequently Asked Questions

Contact DSL's Waterways Technician at registrations.dsl@dsl.oregon.gov with questions about insurance requirements, documentation, or waterway registration-specific conditions.

1. How will DSL help waterway registration holders adjust to these new requirements?

DSL will provide clear guidance, sample insurance language, and help waterway registration holders and their insurance providers navigate the new requirements.

2. How will I know if my current coverage meets the new requirements?

The Waterways Technician can help you review your current policy. It's recommended that you share DSL's insurance requirements with your agent to verify that coverage meets the specified limits and endorsements.

3. What documentation do I need to provide?

Waterway registration holders must submit a certificate of insurance showing required coverage and, when applicable, naming the State of Oregon, acting by and through the Department of State Lands, as an additional insured. Proof of coverage is required at the start of the term, updated annually and upon renewal.

4. Will these changes increase my costs?

For most waterway registration holders, costs are expected to remain the same since homeowner's policies often already meet the new standards.

5. My policy doesn't use the term "Other Structure." Is that a problem?

No. Insurers may use different terminology. The key is that your policy provides coverage for structures located on the premises.

6. What happens if my activities change?

If your authorized use changes – for example, if new equipment or operations are added – your insurance requirements may need to be updated to reflect that change. Always contact the Waterways Technician before modifying your use or activity.

7. What happens if I don't maintain the required insurance?

Maintaining current and valid insurance is a condition of your waterway registration. If coverage lapses or requirements are not met, DSL may require proof of reinstatement or could consider the waterway registration out of compliance. If your waterway registration is determined to be out of compliance, it begins a process that can lead to default and termination. The goal is always to resolve issues before they affect your waterway registration.

8. Is insurance, or other type of financial assurance, required for other types of waterway authorizations?

Yes, DSL requires insurance for waterway and special use leases and some access agreements, as well as surety and other bonds for easements and sand and gravel leases and licenses. There also may be other circumstances where DSL may require insurance or other type of financial assurance as a condition of the authorization. In general, most of the DSL’s administrative rules, such as OAR 141-082 governing waterway authorizations, allows for DSL to require financial assurance as a condition of the authorization. [Learn more about waterway authorizations with DSL here.](#)

9. Why are these changes being implemented?

From 2024 to 2026, DSL worked on [rulemaking to update Oregon Administrative Rules 141-082](#) to achieve sustainable operations and implement best management practices. On April 14, 2026 the State Land Board approved updates to Oregon Administrative Rules 141-082, which take effect on July 1, 2027. Updates include extending insurance requirements to waterway registrations. This means that waterway registration holders will now be required to maintain insurance coverage as a condition of their authorization. Questions about the rulemaking project? Contact us at DSL.rules@dsl.oregon.gov.

10. Will these requirements change again in the future?

Insurance requirements are reviewed periodically to ensure they reflect current industry practices and risk conditions. DSL will provide notice and updated guidance before any future changes are made.