Article 47.

Zip Line and Challenge Course Financial Responsibility.

§ 66-455. Definitions.

The following definitions apply in this Article:

(1) Aerial adventure/trekking park. – A self-guided challenge course that is supervised and open to the public, where access is controlled.

(2) Canopy tour. – An aerial exploration or transit of the forest canopy, most commonly by means of a series of zip lines or aerial walkways with platforms.

(3) Challenge course. – A facility or facilities consisting of one or more devices that challenge participants. Examples of a challenge course include an aerial adventure/trekking park, a canopy tour, and a zip line tour.

(4) Commissioner. – The Commissioner of Insurance.

(5) Device. – An apparatus provided for a unit of activity on a challenge course. Examples of a device include items designed to simulate rock climbing, beams, bridges, cable traverses, climbing walls, nets, platforms, ropes, swings, towers, zip lines, and jump systems. Devices may be installed on or in trees, poles, portable structures, or buildings, or as part of a self-supporting structure.

(6) Person. – An individual, association, partnership, limited liability company, firm, corporation, or private organization.

(7) Zip line. – A lifeline suspended between support structures that enables a person attached to a pulley to traverse from one point to another propelled by the force of gravity or a passive method of controlled acceleration.

(8) Zip line tour. – An aerial exploration or transit of a landscape by means of a series of zip lines and platforms generally supported by man-made structures. (2017-118, s. 1.)

§ 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.)

§ 66-457. Exceptions.

This Article does not apply to any one or more of the following:

(1) A challenge course or zip line installed at a private residence that is not open to the public and for which no fee is charged.

(2) A challenge course or zip line owned or operated by the State, a unit of local government, or any political subdivision thereof. (2017-118, s. 1.)

§ 66-458. Rulemaking authority.

The Commissioner must adopt rules to implement this Article. (2017-118, s. 1; 2025-25, s. 29(6).)

§ 66-459: Reserved for future codification purposes.

§ 66-460: Reserved for future codification purposes.

§ 66-461: Reserved for future codification purposes.

§ 66-462: Reserved for future codification purposes.

§ 66-463: Reserved for future codification purposes.

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§ 66-468: Reserved for future codification purposes.

§ 66-469: Reserved for future codification purposes.