**Section 1800.60 Terms and Conditions for Liability Insurance**

a) The Department shall require the applicant to submit as part of its permit application a certificate issued by an insurance company authorized to do business in Illinois certifying that the applicant has a public liability insurance policy in force for the surface coal mining and reclamation operations for which the permit is sought. Such policy shall provide for personal injury and property damage protection in an amount adequate to compensate any persons injured or property damaged as a result of the surface coal mining and reclamation operations, including the use of explosives, and who are entitled to compensation under the applicable provisions of State law. Minimum insurance coverage for bodily injury and property damage shall be three hundred thousand dollars ($300,000) for each occurrence and five hundred thousand dollars ($500,000) aggregate.

b) The policy or approved replacement thereof shall be maintained in full force during the life of the permit or any renewal thereof, and the liability period necessary to complete all reclamation operations under 62 Ill. Adm. Code 1800 - 1850.

c) The policy shall include a rider requiring that the insurer notify the Department whenever substantive changes are made in the policy including any termination or failure to renew.

(Source: Amended at 14 Ill. Reg. 11785, effective January 1, 1991)