



Standard Insurance Requirements

The Certificates of Insurance must be current and contain the following:

1. Required liability limits.
2. Name and address of insured
3. Location of event or operation.
4. Description of event or operation.
5. Date issued.
6. Policy effective date and policy expiration date (expiration date must be effective through event date(s)).
7. Liability limits as determined by Risk Manager (minimum of \$1,000,000).
8. The City of Santa Cruz must be listed as additional insured as follows:

"The City of Santa Cruz, its officers, agents and employees" (If necessary, provide endorsement to implement this coverage.)

The address should be:
The City of Santa Cruz
Attn: Special Events
323 Church Street
Santa Cruz, CA 95060

9. The certificate holder must be the City of Santa Cruz.

10. There must be a cancellation clause to the effect:

"Should any of the above described policies be canceled before the expiration date thereof, the issuing company will mail thirty (30) days written notice to the City of Santa Cruz (or certificate holder), 323 Church Street, Santa Cruz, CA 95060."

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11. Certificates of Insurance are due thirty (30) days in advance of event or operation.

12. The certificate must be a signed original.

13. The insurance must cover the participants in the event or operation, as well as spectators (if any).

***IMPORTANT INSURANCE PROCEDURES:** Insurance coverage is very important when planning a community special event. Included in this packet is a sample generic certificate for your information. The City requires the following words in the cancellation clause **be crossed out:**

“endeavor to...., but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives.”

All these words must be crossed out or your certificate will not be accepted by the city of Santa Cruz and your event will not be approved.

