



City Manager's Office – Special Events Insurance Certificate Information

Permittee/Agency will insure the City against claims for injuries to persons or damages to property which may arise from or in connection with the permitted event, and the activities of the Permittee/Agency, its guests, agents, representatives, employees, volunteers, subcontractors, or vendors.

Standard Certificate Requirements

The City will be issued a Certificate of Insurance (a Memorandum of Understanding will not be accepted) with the following minimum requirements:

- Certificate(s) will show current policy number(s) and effective dates.
- Coverage and policy limits will meet, or exceed, requirements below.
- The Certificate Holder will be City of Santa Cruz, Special Events/809 Center Street, Room 10/Santa Cruz, CA 95060.
- Certificate will be signed by an authorized representative.
- An endorsement will be provided to show the City, its officers, officials, employees, agents, and volunteers as additional insured.

Minimum Scope and Limits of Insurance

Permittee/Agency acknowledges that the insurance coverage and policy limits set forth in this section constitute the minimum amount of coverage required. The City will be entitled to coverage for the highest limits maintained by the Permittee/Agency. Coverage will be at least as broad as:

Commercial General Liability: \$1,000,000

Coverage shall be at least as broad as Insurance Services Form CG 00 01 covering CGL on an “occurrence” basis, including property damage, bodily injury and personal & advertising injury with limits no less than \$1,000,000 per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this permitted event or the general aggregate limit shall be twice the required occurrence limit.

Commercial General Liability (Events with Alcohol): \$2,000,000

If the event will involve alcohol, Permittee/Agency's general liability insurance shall have limits of no less than **\$2,000,000 per occurrence**. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this permitted event or the general aggregate limit shall be twice the required occurrence limit.

If either the Permittee/Agency or a caterer or other vendor will be **servicing** alcoholic beverages, the commercial general liability insurance of the respective party shall include **host liquor liability coverage**.

If Permittee/Agency intends to **sell** alcohol either the Permittee/Agency or vendor providing the alcohol for sale must have a **valid liquor sales license** and **liquor liability insurance covering the sale of alcohol**.

Please send **certificates of insurance** and **amendatory endorsements** to:

City of Santa Cruz
809 Center Street, Room 10
Santa Cruz, CA 95060
Fax: 831-420-5011 – Attn: Kathy Agnone
E-Mail: kagnone@cityofsantacruz.com

If you have any questions, please call (831) 420-5132.

For additional insurance provisions, please refer to the reverse side of this document (**Page 2**).



City Manager's Office – Special Events Additional Insurance Provisions

Insurance policies are to contain, or be endorsed to contain, the following provisions:

Additional Insured Status

The City, its officers, officials, employees, agents, and volunteers are to be covered as additional insureds on the commercial general liability policy with respect to liability arising out of the permitted event, and/or work or operations performed in connection with the permitted event by or on behalf of the Permittee/Agency, including materials, parts, goods, services, or equipment furnished in connection with such work or operations. General liability coverage will be provided in the form of an endorsement to the Permittee/Agency's insurance at least as broad as Insurance Services Office Form CG 20 10 07 04, CG 20 12 05 09, or CG 20 26 07 04.

Primary Coverage

For any claims related to this permit, the Permittee/Agency's insurance coverage will be primary insurance as respects the City, its officers, officials, employees, agents, and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees, agents, or volunteers will be excess of the Permittee/Agency's insurance and will not contribute with it.

Notice of Cancellation

Each required insurance policy will provide that the City will be notified of any coverage cancelled with thirty (30) days' prior written notice (ten (10) days for non-payment).

Waiver of Subrogation

Permittee/Agency hereby grants to the City a waiver of any right to subrogation which any insurer of said Permittee/Agency may acquire against the City by virtue of the payment of any loss under such insurance. Permittee/Agency agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the City has received a waiver of subrogation endorsement from the insurer.

Deductibles and Self-Insured Retentions

Any deductibles or self-insured retentions must be declared to and approved by the City. The City may require Permittee/Agency to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention. The policy language shall provide, or be endorsed to provide, that the self-insured retention may be satisfied by either the named insured or the City.

Acceptability of Insurers

Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to the City.

Verification of Coverage

Permittee/Agency will furnish the City with original certificates and amendatory endorsements or copies of the applicable policy language effecting coverage required by this clause. All certificates and endorsements are to be received and approved by the City **three (3) weeks before the event**. However, failure to obtain the required documents prior to the event beginning will not waive the Permittee/Agency's obligation to provide them. The City reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time.