



Updated 2023

The required coverage is listed below and can be obtained by purchasing special event coverage from your insurance carrier or the City. Please have your insurance carrier review this document carefully so that you will be properly insured. Any questions can be directed to the City Risk Management Analyst at [riskmgmt@morganhill.ca.gov](mailto:riskmgmt@morganhill.ca.gov).

### **INSURANCE REQUIREMENTS**

- USER shall not use CITY facilities until it has obtained CITY approved insurance.
- All insurance shall be carried only by responsible insurance companies licensed to do business in California and which hold an AM Best Rating of no less than A- in financial strength and VII in financial size.
- Insurance types:
  - **Liquor liability is required if alcohol will be sold or sold and served; HOST Liquor Liability is required if alcohol will only be served.**
  - General Liability: minimum of One Million Dollars\* (\$1,000,000) combined single limit for claims and liabilities for personal injury, death, or property damage.  
\*Aquatic facility rental requires a minimum liability of \$2,000,000 per occurrence with \$5,000,000 aggregate.
  - Higher limits may apply to certain activities.
- A certificate of insurance must be provided to the City by an authorized insurance agent (with the agent's name, title, email, and phone number) and include the following endorsements to the General Liability policy:
  - The City of Morgan Hill, its elected or appointed officials, boards, agencies, officers, agents, employees, and volunteers are named as additionally insured,
  - The insurer waives the right of subrogation (the right of recovery against others) against the City of Morgan Hill, its elected or appointed officials, boards, agencies, officers, agents, employees, and volunteers; and
  - The coverage must be primary and any other insurance carried by the City shall be excess over such insurance.
- Certificates should be issued to:

City of Morgan Hill  
C/O Risk Management Analyst 17575 Peak Avenue  
Morgan Hill CA 95037  
408-310-4128  
[riskmgmt@morganhill.ca.gov](mailto:riskmgmt@morganhill.ca.gov)

**Insurance certificates are due no later than 30 days prior to the event.**