

**PLEASE GIVE THIS DOCUMENT TO YOUR INSURANCE AGENT**



### **SPECIAL EVENT INSURANCE REQUIREMENTS**

**GENERAL LIABILITY:** USER shall maintain comprehensive general liability insurance (including coverage for damages to rented property) with policy limits of at least \$1,000,000 per occurrence\*. For general liability insurance policies, USER agrees to the following terms and shall provide CITY with a separate endorsement which states that the policy contains the following language:

- The CITY, its elected or appointed officials, boards, agencies, officers, agents, employees, and volunteers are named as additional insureds; and,
- the insurer waives the right of subrogation (the right of recovery against others) against CITY elected or appointed officials, boards, agencies, officers, agents, employees, and volunteers; and,
- insurance shall be primary non-contributing.

**ALCOHOL:** If alcohol will be sold (or both sold & served), then USER shall maintain Liquor Liability in the minimum amount of \$1,000,000. If alcohol will be served only (not sold), then USER shall maintain Host Liquor Liability in the minimum amount of \$1,000,000.

**WORKERS COMPENSATION:** USER shall maintain Workers' Compensation Insurance, as required by law.

**AUTOMOBILE:** USER shall maintain Automobile Insurance, as required by law.

If event includes a car show, parade, or similar event, then we require Automobile Liability, including NOA (non-owned automobile liability) in the minimum amount of \$1,000,000.

**QUALIFIED INSURERS:** All insurance required shall be carried only by responsible insurance companies licensed and admitted, or otherwise legally authorized to carry out insurance business, in California with a current A.M. Best's rating of no less than A:VII.

**CERTIFICATES:** USER shall furnish CITY with copies of all policies or certificates, whether new or modified, promptly upon receipt. No policy shall be canceled or materially changed except after thirty (30) days' notice by the insurer to CITY.

**OPTION TO PURCHASE:** If an individual or group is unable to provide the City with adequate liability insurance coverage, the City has contracted with Alliant Insurance for applicants to purchase (pending approval) the required insurance. Note: Alliant Insurance does not provide insurance for jump houses.

**\*Please note: Some events, based on size and/or nature of activities, may require higher liability limits or additional coverages as determined by the City's Risk Manager.**

If the USER hires another party to provide services at the event, the USER is responsible to ensure that the hired party's activities are covered under USER's insurance and/or that the hired party complies with the same insurance coverages, endorsements, and limits (or higher limits, if appropriate), and indemnity provisions outlined herein.

For additional information contact Shadia Hrichi, Risk Management Analyst at [shadia.hrichi@morganhill.ca.gov](mailto:shadia.hrichi@morganhill.ca.gov). Please submit all insurance documents to Nichole Martin at [nichole.martin@morganhill.ca.gov](mailto:nichole.martin@morganhill.ca.gov).