



CITY OF MORGAN HILL

**COMMUNITY SERVICES DEPARTMENT  
INSURANCE REQUIREMENTS**

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, Shadia Hrichi at 408-310-4695.

**INSURANCE REQUIREMENTS & LIQUOR LIABILITY**

- 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.
- **Liquor liability is required if alcohol will be sold or sold and served; HOST Liquor Liability is required if alcohol will only be served.**
- A minimum of One Million Dollars (\$1,000,000) general liability insurance will be required for claims and liabilities for personal injury, death, or property damage.
- 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 contain the following endorsements:
  - A. The City of Morgan Hill, its elected or appointed officials, boards, agencies, officers, agents, employees, and volunteers are named as additionally insured,
  - B. 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
  - C. 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 Shadia Hrichi, Risk Management Analyst
  - 17575 Peak Avenue
  - Morgan Hill CA 95037
  - 408-310-4128
  - 408-779-1592 fax
  - riskmgmt@morganhill.ca.gov

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