

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



### **SPECIAL EVENT INSURANCE REQUIREMENTS**

USER shall obtain CITY approved insurance. 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.

If alcohol will be served or sold, host liquor liability must be stated within the insurance policy. If sold, then we require Liquor Liability in the minimum amount of \$1,000,000. If alcohol will be served only (not sold), then we require Host Liquor Liability in the minimum amount of \$1,000,000.

USER shall maintain Workers' Compensation Insurance, as required by law.

USER shall maintain Automobile Insurance, as required by law. Please submit a declaration with the statement of policy limits.

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.

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.

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.**

**For additional information contact Shadia Hrichi, Risk Management Analyst at [shadia.hrichi@morganhill.ca.gov](mailto:shadia.hrichi@morganhill.ca.gov) or 408.310.4695. Please submit all insurance documents to Nichole Martin at [nichole.martin@morganhill.ca.gov](mailto:nichole.martin@morganhill.ca.gov).**