



## CITY OF PARKVILLE

### SPECIAL EVENTS INSURANCE INFORMATION

- The City of Parkville requires that certain activities be supported by evidence of insurance coverage for the term of the special event permit
- The applicant shall secure and maintain, at its expense, through the duration of the event, Commercial General Liability Insurance on an occurrence basis with minimum limits of specified below. The City will only accept coverage from an insurance carrier that offers proof that it:
  - Is licensed to do business in the State of Missouri;
  - Carries a Best's policy holder rating of A or better; and
  - Carries at least a Class X financial rating.
- No less than seven (7) days before the event, the applicant shall furnish the City with the following:
  - A Certificate of Insurance on a standard ACORD form, indicating types of insurance, policy numbers, dates of commencement and expiration of policies and carriers.
  - The City, and any other person or entity required by the Permit, and all their assigns, subsidiaries and affiliates shall be included as additional insureds under Applicant's furnished insurance (except Workers' Compensation or Professional Liability Insurance), for ongoing and completed operations, using ISO Additional Insured Endorsement (CG 20 26), edition date 07/04, or an equivalent. Said insurance shall be written on an OCCURRENCE basis, and shall be PRIMARY and NON-CONTRIBUTING.
  - Insurer shall provide the City with a Notice of Cancellation Endorsement, using CNA form G-140327-B (Ed. 07/11), Travelers Form IL T4 00 (12/09) or other equivalent carrier forms. A proof of premium payment may be substituted for the Notice of Cancellation Endorsement.
- A special event permit will not be issued until a copy of the ACORD Form, Additional Insured Endorsement, and Notice of Cancellation Endorsement or proof of premium payment and Additional Insured Endorsement are furnished to the City.
- The permit holder shall assume all risk of damage to the activity site and its property, injury to its officers, directors, agents, contractors, or invitees, in or about the activity premises from any cause, and waives all claims against the City

# INSURANCE REQUIREMENTS

Events are required to carry general liability insurance. See the requirements below:

1. **Commercial General Liability.** Written on an insurance industry standard occurrence form

(CG 00 01 10 01) or equivalent with:

- Premises/Operations Liability
- Products/Completed Operations
- Personal/Advertising Injury
- Contractual Liability
- Independent Contractors Liability (if applicable)
- Stop Gap or Employers Contingent Liability (if applicable)
- Liquor Liability/Host Liquor Liability (if applicable)
- Owned and Non-Owned Watercraft (if applicable)

**Minimum limit of liability shall be \$1,000,000** Combined Single Limit Bodily and Property Damage (CSL) each occurrence, \$1,000,000 General Aggregate; except where higher limits are specifically noted in “Other Permit Requirements” section. Commercial insurance must extend to include the activities of all volunteers and volunteer activities.

2. **Auto Liability.** If vehicles are used or involved in the special event for other than nominal and standard commute purposes, a policy of Business Automobile Liability, on an insurance industry standard form (CA 00 01) or equivalent including coverage for owned, non-owned, leased or hired vehicles, or equivalent coverage. Minimum limit of insurance shall be \$500,000 Combined Single Limit per occurrence.

Applicants are reminded that volunteers driving in the course of their activity must have current liability insurance that meets the State of Missouri statutes. The City of Parkville does not require evidence of liability insurance for individual volunteers or participants driving personal vehicles (such as in parades) as a condition to issue the permit. However, permit holders are encouraged to require, or provide, excess liability insurance for their volunteer drivers.

3. **Workers’ Compensation.** If statutorily required, the permit holder shall secure its liability for industrial/workplace injury to its employees in accordance with Missouri statutes. The permit holder shall be responsible for Workers’ Compensation Insurance for any subcontractor it may use or hire for purposes of this permit activity. If the permit holder’s activities require working on or around a navigable waterway the permit holder shall provide evidence of the United States Longshore and Harbor Workers (USL&H) if necessary to be in compliance with Federal Statutes.

## 4. Other Permit Requirements

- Food and Beverage Vendors: In addition to standard permit insurance requirements - \$1,000,000 Combined Single Limit Bodily and Property Damage (CSL) each occurrence, \$1,000,000 General Aggregate are required.
- Inflatables or Pony Rides, Petting Zoos, and other animal related activities with non-standard household pets: Changes to standard permit insurance requirements –Increased Commercial General Liability minimum limits to \$2,000,000 Combined Single Limit (per occurrence) \$2,000,000 General Aggregate.
- Motorized and motor assisted carnival type rides, bungee jumps, trampolines, orbital rides, and related rides and attractions commonly associated with a fair or carnival: Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$5,000,000 Combined Single Limit (per occurrence) \$5,000,000 General Aggregate.
- Special Event Serving Alcohol: In addition to the Commercial General Liability insurance above: **Minimum Liquor Liability limits of \$1,000,000 Combined Single Limit per occurrence.**
- Fireworks Display: Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$1,000,000 Combined Single Limit (per occurrence) \$2,000,000 General Aggregate.
- Motorized and/or power supported tool and equipment activities, including chainsaws, hydraulic lifts, Drilling augers, bucket lifts, and other similar items: Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$5,000,000 CSL (per occurrence).
- Motorized individual participant activities, including motorcycles, jet skis, powered model cars, boats and planes and non-standard personal car activities: Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$2,000,000 Combined Single Limit (per occurrence) \$2,000,000 General Aggregate.
- Add - Auto Liability Insurance with minimum combined single limit of \$1,000,000 coverage to apply to all owned, non-owned and hired autos used in connection with permitted event.

**Evidence of coverage may be submitted by an event vendor or the event organizer**

5. **Other Provisions.** All insurance coverage provisions, and limits, may be revised or increased by the City to reflect risk exposure. All insurance policies and subsequent renewals must be maintained in full force and effect, at no expense to the City, throughout the entire period of the permit. All deductibles or self-insured retentions are the responsibility of the permit holder but must be disclosed and are subject to approval by the City.

**Important – All Certificates of Insurance must include a description of the permitted special event in the “Description/Comments” section of the certificate.**