

City of Edmond Special Event Insurance Requirements

**Insurance is due 30 days
prior to event date**

REQUIRED EVIDENCE OF INSURANCE SHOULD BE EMAILED TO: Sarah.London@EdmondOK.com or faxed.

INSURANCE REQUIREMENTS

- CGL LIMITS \$1,000,000 CSL (per occurrence)
- "CITY OF EDMOND" named as "ADDITIONAL INSURED" under a FORM #CG 20 12, CG 20 26 or EQUIVALENT, FOR PRIMARY AND NON-CONTRIBUTORY LIMITS. NOTE
- **INCLUDE A COPY OF THE ACTUAL "ADDITIONAL INSURED" POLICY ENDORSEMENT** that meets above requirements – must include policy number and "City of Edmond" under schedule.
- **CERTIFICATE HOLDER:** ***DO NOT MAIL Certification - See above for email address or fax number.***
City of Edmond – Attn: Special Events
PO Box 2970
Edmond, OK 73083-2970
- **30 DAY PRIOR WRITTEN NOTICE OF CANCELLATION** (except 10 days for non-payment of premium).

ADDITIONAL INSURANCE REQUIREMENTS

- **Inflatables or Pony Rides, Petting Zoos, and other animal related activities with non-standard household pets:** Minimum CGL limits \$2,000,000 CSL per occurrence.
- **Motorized and motor assisted carnival type rides, bungee jumps, trampolines, orbital rides, and related rides and attractions commonly associated with a fair or carnival:** Minimum CGL limits \$5,000,000 CSL per occurrence.
- **Athletic Events:** Insurance must cover all participants of athletic events. All participants must sign a sponsor's indemnification releasing the City from all liability. The City recommends the sponsor obtain an accident policy with a minimum \$5,000 medical payments limits per person for participants.
- **Providing and/or selling Alcohol/Liquor:** Minimum Liquor Liability limits \$2,000,000 CSL per occurrence. Evidence of coverage may be submitted by a licensee. Two licensees with \$1,000,000 CSL limits may combine coverages to meet this requirement.
- **Fireworks/Pyrotechnics:** Display Permit must be obtained From Fire Marshal with minimum Pyrotechnic Liability limits of \$2,000,000 CSL per occurrence. Evidence of coverage may be submitted by display fireworks contractor.
- **Motorized and/or power supported tool and equipment activities, including chainsaws, hydraulic lifts, drilling augers, bucket lifts, and other similar items:** Minimum CGL limits \$2,000,000 CSL per occurrence.
- **Motorized individual participant activities, including motorcycles, jet skis, powered model cars, boats and planes, and non-standard personal car activities:** Minimum CGL limits \$2,000,000 CSL per occurrence.

NOTE: All insurance documents are due no less than thirty days prior to the event.

Late submittals may not be approved in time for the event.

SPECIAL EVENTS CANNOT BE APPROVED WITHOUT APPROVED INSURANCE.

Insurance questions or issues, contact Sarah London, Special Events Coordinator
405-359-4580 • Sarah.London@edmondok.com • M-F, 8:00 AM - 5:00 PM

REFER TO THE FOLLOWING PAGES WITH SPECIAL EVENT INSURANCE REQUIREMENTS FOR FULL DETAILS

CITY OF EDMOND SPECIAL EVENT - INSURANCE REQUIREMENTS

The City of Edmond requires that all Special Events be supported by evidence of insurance coverage for the term of the event, including set-up and tear-down activities. Prior to commencing any of the activities approved by a Special Event Committee, the applicant, at no expense to the City, shall obtain and file with the City's Special Events Coordinator **no less than 30 days prior to the event** that meet the minimum requirements stated below. All insurance policies: (1) shall be subject to approval by the City's Risk Management Department as to company, form and coverage; (2) shall be primary to and non-contributory with all other insurance and self-insurance maintained by the City, and (3) must protect the City from any and all claims and risks in connection with any activity performed by the applicant by virtue of this Agreement, or any use and occupancy of the Premises authorized by this Agreement. **Non-Admitted Insurers must have surplus lines stamp on certificate or certificate must have copy of surplus lines stamped declarations page attached.** A City Special Event will not be approved until the insurance has been approved by the City's Risk Management Department.

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 (if applicable)
- Personal/Advertising Injury (if applicable)
- Contractual Liability (if applicable)
- 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 **except:**

- **Where liability insurance is required by any section of the Fire Code, or as a permit condition for any controlled hazardous activity, including pyrotechnic activities, with an approved permit from City of Edmond Fire Marshal:** Minimum limits **\$2,000,000** CSL per occurrence and annual aggregate with no deductible. The Fire Chief or the Fire Chief's authorized representative may increase or decrease these amounts.
- **Liquor Liability Insurance, with an approved permit from Oklahoma State ABLE Commission:** Minimum limits **\$2,000,000** CSL each occurrence.
- **Pony Rides, Petting Zoos, and other animal related activities with non-standard household pets, and for inflatables:** Minimum limits **\$2,000,000** CSL per occurrence.
- **Motorized and/or power supported tool and equipment activities, including chainsaws, hydraulic lifts, drilling augers, bucket lifts, and other items:** Minimum limits **\$2,000,000** CSL per occurrence.
- **Motorized individual participant activities, including motorcycles, jet skis, powered model cars, boats and planes, and non-standard personal car activities:** Minimum limits **\$2,000,000** CSL per occurrence.
- **Motorized and motor assisted carnival type rides, bungee jumps, trampolines, orbital rides, and related rides and attractions commonly associated with a fair or carnival:** Minimum limits **\$2,000,000** CSL per occurrence.

2. Auto Liability. If vehicles are used 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 **\$1,000,000** CSL per occurrence.

3. Volunteers. Commercial insurance provisions must be documented for all Volunteers, with a minimum limit of **\$25,000** per person Medical/AD&D, and personal liability with a minimum limit of **\$100,000** per person. Volunteers driving in the course of their activity must have current liability insurance that meets the State of Oklahoma statutes. Event holders are encouraged to require, or provide, excess liability insurance for their volunteer drivers.

4. Workers' Compensation. The Event holder shall secure **Workers' Compensation insurance** as required by the State of Oklahoma.

5. Competitive Athletic Events (Running, Swimming, etc...) - Participant Medical Coverage. All participants must sign indemnification agreements holding the City of Edmond, its employees, officers, officials, volunteers, and agents, harmless from all claims related to or resulting from the participant's activities and resulting injuries or death. Each participant should be covered under commercial insurance coverage providing not less than **\$25,000** per person Medical/AD&D limits of insurance. In some instances, a waiver reducing required limits to **\$5,000** per person will be available.

6. 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 event. All deductibles or self-insured retentions are the responsibility of the event holder but must be disclosed and are subject to approval by the City's Risk Mgmt. Director.

7. The following documents must be provided as evidence of insurance coverage:

- A signed Certificate of Insurance, showing the policy numbers, ISO form numbers, any deductible or self-insured retention, effective dates, limits of liability sorted by required coverage type, name and dates of events. Specific or unusual exposure coverage required by the event holder should be stated. Certificate holder must be "The City of Edmond."

AND

- Copy(ies) of the actual endorsement(s) naming the "City of Edmond" as an Additional Insured, showing the policy number and signed by an authorized representative of the insurance company, on ISO form CG 20 26 or equivalent for CGL and Pyrotechnic Liability and ISO form CA 20 48 or equivalent for Business Auto liability. Primary and Non-Contributory Limits must apply.

CITY OF EDMOND SPECIAL EVENT - INDEMNIFICATION OBLIGATIONS

Event holder's Obligation: Event holder shall indemnify, defend, and hold the City, its elected officials, officers, employees and agents harmless from any and all claims, actions, suits, proceedings, damages, costs, and expenses (including reasonable fees of attorneys and paralegal assistants) whatsoever arising out of the use and occupation of the public premises authorized by this agreement and any act or omission of the event holder or any of its officers, employees, agents, licensees, or the invitees of any of the same (hereinafter collectively referred to as "actors") including patent, trademark and copyright infringement; or arising out of or relating to any concurrent act or omission of any of the above-referenced actors and the City or any City officer, elected official, employee or agent; Provided, that nothing herein shall be construed as requiring the event holder to indemnify the City against liability for bodily injury or damage to property caused by or resulting from the sole negligence of the City or of any of its officers, elected officials, employees, or agents. The indemnification obligation set forth in this section shall survive the expiration or earlier termination of this event.