

## **INSURANCE REQUIREMENTS**

Before event setup or any other event activity on public property begins, the Organizer must obtain and submit proof of insurance. The cost of such insurance shall be the responsibility of the Organizer. Questions regarding insurance may be directed to the Office of Cultural Affairs or if in a park, SPU.

The Organizer shall obtain and maintain for the duration of the event (including setup and dismantling times) insurance against claims for injuries to persons or damages to property which may arise from or in connection with the event and related work performed by the Organizer, his agents, representatives, employees or subcontractors; products and completed operations of the Organizer; premises owned, leased or used by the Organizer; or automobiles owned, leased, hired or borrowed by the Organizer.

### **INSURANCE**

The Organizer shall furnish OCA or SPU, if in a downtown park, a Certificate of Insurance showing there is in force the following valid Policy showing the Organizer as insured and showing:

- **Commercial General Liability:** minimum \$1,000,000 combined single limit per occurrence for bodily injury and property damage including products and completed operations; \$5 million if pyrotechnics are used.
- **Automobile Liability:** minimum \$1,000,000 combined single limit per accident for bodily injury and property damage for all owned, hired or non-owned vehicles.
- **Liquor Liability** (if alcohol is being sold): minimum \$1,000,000 limit per occurrence.
- **Workers' Compensation and Employers' Liability:** limit of not less than \$100,000 per accident as required by the Labor Code of the State of California.

### **ENDORSEMENTS**

Commercial General Liability Certificate must be accompanied by the following endorsements:

- The City of San José, its officers, employees, agents and contractors are named as additional insured.
- Ten (10) day Notice of Cancellation or changes of coverage shall be given to the City of San José.
- The insurance is primary insurance as respects the City, its officials, employees, agents and contractors. Any other insurance the City may have shall be considered excess insurance only.
- Coverage shall state that the Organizer's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.
- Commercial General Liability and Worker's Compensation: Coverage shall contain a waiver of subrogation in favor of the City, its officials, employees, agents, and contractors.

### **SUBCONTRACTORS**

The Organizer shall include all subcontractors as insured under its policies or shall obtain separate Certificates of Insurance and Endorsements for each subcontractor.

### **VERIFICATION OF COVERAGE / INFORMATION**

Prior to commencement of event setup, the Organizer shall furnish the City with Certificates of Insurance and Endorsements. Verification of Coverage is to be sent to OCA or SPU.

These requirements are subject to amendment or waiver if so approved in writing by the Office of Risk Management Division.