



**CITY OF CARSON
COUNCIL POLICY & PROCEDURE**

1015
0915

NUMBER: 01.04.01		SUBJECT RENTERS OF CITY FACILITIES REQUIREMENT FOR LIABILITY INSURANCE
ORIGINAL ISSUE: NEW	EFFECTIVE:	
CURRENT ISSUE: N/A	EFFECTIVE:	ORIGINATING DEPARTMENT HUMAN RESOURCES/RISK MANAGEMENT COMMUNITY SERVICES
SUPERCEDES: NEW		

I. PURPOSE AND SCOPE

To ensure that renters of City facilities obtain commercial general liability insurance in sufficient amounts to protect the City against financial loss.

II. GENERAL

- A. Renting City facilities without requiring that the renter obtain commercial general liability insurance burdens the City with the potential for financial loss up to the City's commercial general liability policy deductible of \$250,000.00.
- B. Requiring that City Facility renters obtain commercial general liability insurance transfers the risk of financial loss from the City to the renter's commercial general liability insurance policy.
- C. The cost of obtaining commercial general liability insurance will be borne by the renter of the City facility. If necessary, the City will assist the renter in obtaining a commercial general liability policy, in policy limits acceptable to the City, by providing a list of insurers, if requested.
- D. The City facility renter will be required to obtain a commercial general liability policy for \$1,000,000.00 per occurrence and \$2,000,000.00 general aggregate. Example of policy limits provided by an Event Insurance Provider:

Policy Limits	
EACH OCCURRENCE	\$1,000,000.00
PERSONAL AND ADVERTISING INJURY	\$1,000,000.00
GENERAL AGGREGATE	\$2,000,000.00
PRODUCTS/COMPLETED OPERATIONS AGGREGATE	\$2,000,000.00
DAMAGE TO PREMISES RENTED TO YOU	\$500,000.00
MEDICAL PAYMENTS	\$5000.00

EXHIBIT NO. - 4



- E. Renters of Park and Community Center facilities are required to complete the Facility

Permit or Community Center Rules, Regulations and Conditions of Use form, pay a permit fee and obtain a commercial general liability policy.

- F. A Certificate of Insurance and an insurance policy endorsement form, naming the City as an additional insured, in a format acceptable to the City, will be required to meet the commercial general liability insurance requirement.

Certificate of Insurance – A document issued by an insurance company/broker that is used to verify the existence of insurance coverage granted to named individual(s) or entity. More specifically, the document lists the effective date of the policy, the type of insurance coverage purchased, applicable dollar amount of policy limits, policy number(s) and period of coverage.

Insurance Policy Endorsement Forms – A separate insurance policy form that either changes or enhances the insurance policy. The changes or enhancements are often created by modifying the existing insuring agreement, policy definitions, or conditions in the coverage form or adding additional information, such as insured locations to the declarations page.

- G. A commercial general liability policy will insure the facility/event and the City, as an additional insured, against general liability exposures, unless a possible liability is specifically excluded from the policy. Benefits are paid for actual damages and legal costs when the event is held legally responsible for bodily injury, property damage, or personal and advertising injury liability. If someone is injured on the premises of the event, benefits may be paid when the event is held legally responsible.

H. FORMS

1. Facility Permit
2. Community Center Rules, Regulations and Conditions of Use

III. PROCEDURE

Permit Procedures

Park Facilities

1. Check the availability of the location requested.
2. Provide an estimate of permit fees and collect a reservation fee.
3. Forward the request to appropriate staff for approval.



4. Send notification and a confirmation to the applicant, including a fee breakdown and a two week deadline for payment of fees.

Community Center

1. Check availability of room and provide a tentative booking.
2. Client to make arrangements within seven (7) days if a caterer is needed.
3. A reservation deposit is due within seven days of the original booking.
4. Balance of payment is due 30 days prior to the event.

IV. EXCEPTION

V. BY THE AUTHORITY OF THE CITY COUNCIL, AS APPROVED ON

Date

Agenda Item No.

EXHIBIT 1 – Facility Permit

EXHIBIT 2 – Community Center Rules, Regulations and Conditions of Use

