

### Liability Insurance Requirements for City Facility Rentals

Renters of City Facilities are required to provide proof of liability insurance. The person or individuals listed on the contract must obtain \$1,000,000 commercial general liability insurance per occurrence. Proof of this insurance is obtained by securing a certificate of insurance. A certificate of insurance is a document issued by an insurance company/insurance broker to named individuals or entities verifying the existence of insurance coverage. More specifically, the document lists the effective dates of the policy, policy number(s), the type of insurance coverage purchased, and the liability policy limits. In addition, the description of the event(s), location(s) and date(s) should be included in the DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS section.

The renter's insurance coverage shall be primary. The City of Carson shall be named as an additional insured by an endorsement (separate form) to the commercial general liability policy. The renter must provide both a certificate of insurance and an endorsement form naming the City as an additional insured to your policy. Your insurance policy must cover all the events, locations and dates that will be using a City Facility. The City shall be named as the certificate holder on the certificate of insurance as follows:

City of Carson, Its Officers, Officials & Employees  
701 E. Carson Street  
Carson, CA 90745  
Attn: Recreation & Community Services/Facilities

The City shall be named as an additional insured on the separate endorsement form as follows:

City of Carson, Its Officers, Officials & Employees  
701 E. Carson Street  
Carson, CA 90745  
Attn: Recreation and Community Services/Facilities

#### Certificate of Insurance and Endorsement Form:

- The renter's name and address must be listed as the one "insured".
- The policy must not expire before the event date.
- The policy must be for \$1,000,000 per occurrence.
- The description section on the certificate of insurance must list the rental location (s), dates of the event, and type of event planned.
- The City of Carson must be listed as an additional insured on an endorsement form.
- Workers' Compensation insurance will be necessary if you have employees working at the event(s).

The City may be able to assist you if you have difficulty obtaining the required insurance. Please contact your Event Coordinator or the Permit Employee for assistance.