



Facility Use Insurance Requirements & Compliance Checklists

Thank you for your interest in renting a Poway facility! Event insurance is required of any entity or individual using a City of Poway facility. You may purchase event insurance through the City of Poway, or you may provide insurance through your own service provider. Reviewing your insurance coverage should be one of the first steps you take once you have decided to hold your event at a City of Poway facility. Speak with your broker to make sure there is coverage for all activities planned and insurance documents can be provided that meet the City's requirements.

These checklists and sample forms help ensure a smooth rental process by identifying the most common reasons insurance certificates are not accepted.

The City of Poway requires:

- ❑ Commercial General Liability Insurance coverage, minimum of \$1,000,000 each occurrence, and \$2,000,000 general aggregate; **AND**
- ❑ An Additional Insured Endorsement naming the City of Poway and its elected and appointed boards, officers, and employees as additional insured with respect to operations on City of Poway property.

Events with higher risk levels require additional insurance coverage. A list of activities that are commonly excluded from liability insurance is also attached.

Estimated quote of City provided insurance: (provided by City staff)	
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The following two insurance documents must be submitted at least 14 days prior to your event. If we do not receive the insurance documentation, the cost of insurance from the City of Poway's provider will be charged to the applicant, or your event will be canceled. We encourage you to provide these requirements and samples to your insurer.

1. Certificate(s) of Insurance
 - a. Review the attached checklist and sample on pages 2 and 3, and compare those with each policy required for the event. The Certificate of Insurance is a statement of the coverage you have in place, but it does not extend coverage or any other rights to the City of Poway or any other party.
2. Additional Insured Endorsement
 - a. Please review the checklist on page 4 we have provided. The Additional Insured Endorsement is a document that adds language to your policy to make the City an additional insured on your policy. **This language is a requirement for your event permit.**

Please send the insurance, *with your permit number*, via mail, FAX or email to:

City of Poway
Community Services
P.O. Box 789
Poway, CA 92074
FAX: (858) 668-1216
Email: activenet@poway.net

Please call (858) 668-4580 if you have any questions regarding the City of Poway's insurance requirements.



Certificate of Liability Checklist

Each number listed below corresponds to the sample Certificate of Liability Insurance on page 3 of this document as a reference. Certificates of Liability will vary slightly from broker to broker.

- (1) Insured: The 'Insured' matches the Applicant's name as it appears on the facility rental application. The Applicant is the party responsible for the event. Insurance from an entity other than the event holder is *not* a substitute for coverage for the event. Examples include party planners, caterers, or other vendors who provide event services but may not be responsible for the entire event. You will be informed if insurance from a vendor who is not the Applicant is also required and needs to be provided in addition to the event insurance.
- (2) General Liability: "Occurrence" box is checked.
Additional policies or confirmation of coverage in this policy are required for activities that are commonly excluded from the typical Commercial General Liability policy. An example is Liquor Liability insurance, which generally is provided by a separate policy.
- (2a) Limits: Minimum per occurrence limit (higher limit may be required depending on event risks) \$1,000,000 each occurrence and \$2,000,000 general aggregate.
- (3) Policy Effective and Expiration Dates
Policy must be current and date(s) of the event fall within the "policy effective" and "policy expiration" dates.
- (4) Excess/Umbrella: Supplements the limits of other policies to meet required limits, if required.
- (5) Other: liquor liability or other coverage required for the permit is shown here.
May be accompanied by another policy if appropriate.
- (6) Description of Operations: The name of the event, and date(s) to be held, are shown here.
There is no language here attempting to limit liability. Coverage is shown for event activities that are commonly excluded from a typical Commercial General Liability policy or are typically outside the scope of coverage for a policy for one specific activity, such as a sport.
- (7) Certificate Holder: City of Poway
Community Services Department
P.O. Box 789
Poway, CA 92074

ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

PRODUCER

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE

NAIC #

INSURED

1

 INSURER A:
 INSURER B:
 INSURER C:
 INSURER D:
 INSURER E:

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
		GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL 2 <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC		3		EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 2a MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$	
		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$	
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EAACC \$ AGG \$	
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE RETENTION \$ 4				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$	
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$	
		OTHER 5					

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

6

CERTIFICATE HOLDER

7

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



Additional Insured Endorsement Checklist

A separate Additional Insured Endorsement page must be attached to the Certificate of Liability Insurance. Each number listed below corresponds to the sample Additional Insured Endorsement on page 5 as a reference. Additional Insured Endorsements will vary slightly from broker to broker.

The endorsement page requirements include:

1. The General Liability policy number on the Additional Insured Endorsement matches the policy number on the Certificate of Liability insurance certificate.
2. "The City of Poway, its officers, employees, volunteers and agents" are listed as additional insured. This quoted language must be included as written.
3. No restrictive wording is acceptable on the endorsement, other than to restrict the coverage to liability arising out of the operations of the named insured.

Common Exclusions to General Liability Policies

Some events and activities that may be excluded from many General Liability insurance policies are listed below, in alphabetical order. This is not a comprehensive list. Event holders should check their policy to ensure coverage for all activities proposed at their event, and evidence of this coverage must be provided.

- Aircraft/aviation, all-terrain boarding, animals or animal acts, athletic activities/participants, athletic equipment - sale, manufacture or distribution.
- Ballooning, hot air balloons, or balloon rides, base jumping, bicycle or unicycle activities, boating, power boats, power boat racing, bouldering, boxing, bungee jumping.
- Canoeing, carnival rides, cheerleading pyramids, chemicals - use or demonstration, circus acts, circuses, climbing wall, concert or dance with mosh pits, concert longer than six hours, construction.
- Demolition work, diving, platform diving or spring board diving.
- Equestrian - related sports, explosives.
- Fire (use or demonstration with), fireworks, football (except passing camps w/ no contact drills)
- Gliders, guns (use or demonstration with), gymnastics.
- Hang gliding, hockey, horseback riding or use of horses, hot air balloons.
- Ice hockey, inflatables, inflatable activities.
- Jousting.
- Karate or contact martial arts, kayaking.
- Lacrosse, luge.
- Liquor Liability.
- Mechanical amusement rides or services, medical or chiropractic care, motorized sporting equipment, mountain biking, mountain climbing, mountain boarding.
- Parachuting, polo, professional sporting activities, games, racing or contests of a professional nature and with cash prize, pyrotechnics.
- Rafting, rap/heavy metal/rock concerts, raves, rock climbing, rodeo or roping events (including practice), roller blade or roller skate activities, roller hockey, ropes courses, rugby.
- Saddle animal exposure, scaffolding or platform (such as a stage) more than 4 feet high, scuba diving, skate board activities, skin diving, snowboarding, snow skiing, squash.
- Tanning devices, tobogganing, tournaments, tractor or truck pulls, trampoline.
- Water polo, water skiing, watercraft activities or use, waterslides, wrestling.

Policy Number: **1**

Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION OR WHEN REQUIRED IN WRITTEN AGREEMENT WITH YOU

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Sample

SECTION II – WHO IS AN INSURED is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury," "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A. In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.

SCHEDULE

Name of Additional Insured Person(s) or Organization(s):
2
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

In addition to the above scheduled Additional Insured Person(s) or Organizations, if any, **SECTION II – WHO IS AN INSURED** is further amended to include as an additional insured any person(s) or organization(s) for whom you have agreed in writing in a contract or agreement (which is signed and dated prior to the date of the "occurrence") that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury," "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

3



- A. In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.

Sample

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.