

Insurance Requirements for Special Event Permits

ENC-005

Purpose: To identify the insurance requirements to obtain a special event permit.

Definition: A special event permit authorizes activity to take place in the County's road rights-of-way per Sonoma County Code Section 15-24.

Requirements: Permittee shall maintain and require all subcontractors, agents, vendors, suppliers and exhibitors to maintain similar insurance unless such insurance has been expressly waived by the attachment of a Waiver of Insurance Requirements:

1. Workers' Compensation Insurance & Employers Liability Insurance

- a. Required if Permittee has employees.
- b. Workers' Compensation insurance with statutory limits as required by the Labor Code of the State of California.
- c. Employers Liability with limits of 1,000,000 per Accident; 1,000,000 Disease per employee; 1,000,000 Disease per policy.
- d. **Required Evidence of Coverage:** Certificate of Insurance.

If Permittee currently has no employees, Permittee agrees to obtain the above-specified Workers' Compensation and Employers' Liability insurance should any employees be engaged during the term of this Permit or any extensions of the term.

2. General Liability Insurance

- a. Commercial General Liability Insurance on a standard occurrence form, no less broad than ISO form CG 00 01.
- b. Minimum Limits: 1,000,000 per Occurrence; 2,000,000 General Aggregate; 2,000,000 Products/Completed Operations Aggregate.
- c. Permittee shall disclose any deductible or self-insured retention in excess of \$25,000 and such deductible or self-insured retention must be approved in advance by County. Permittee is responsible for any deductible or self-insured retention.
- d. "County of Sonoma, It's Officers and Employees" Attn: PRMD 2550 Ventura Ave., Santa Rosa, CA 95403, shall be additional insureds for liability arising out of the permittee's ongoing operations. (ISO endorsement CG 20 26 or equivalent.) ISO endorsement CG 20 12 or equivalent is also acceptable.
- e. The insurance provided to County, et al. as additional insureds shall apply on a primary and non-contributory basis with respect to any insurance or self-insurance program maintained by them.
- f. The policy shall cover inter-insured suits between County and permittee and include a "separation of insureds" or "severability" clause which treats each insured separately.
- g. **Required Evidence of Coverage:**
 - i. Copy of the additional insured endorsement or policy language granting additional insured status; and
 - ii. Certificate of Insurance.

Note: For events taking place at airports and/or marinas, additional evidence of coverage is required.

- 3. Automobile Liability Insurance**
 - a. Minimum Limits: \$1,000,000 combined single limit per accident.
 - b. Coverage shall apply to all owned autos. (Required if Permittee owns vehicles.)
 - c. Coverage shall apply to all hired and non-owned vehicles. (Required if vehicles are used in the event.)
 - d. **Required Evidence of Coverage:** Certificate of Insurance.

- 4. Liquor Liability Insurance** (Required if alcohol will be available at the event.)
 - a. Minimum Limits: \$1,000,000 for each Common Cause or Occurrence; 1,000,000 Aggregate.
 - b. Permittee shall disclose any deductible or self-insured retention in excess of \$25,000 and such deductible or self-insured retention must be approved in advance by County. Permittee is responsible for any deductible or self-insured retention.
 - c. **Required Evidence of Coverage:** Certificate of Insurance.

- 5. Professional Liability Insurance** (Required from any entity, or its medical support suppliers, if medical or ambulance services are available to participants or spectators.)
 - a. \$1,000,000 per Medical Incident, \$1,000,000 Aggregate
 - b. **Required Evidence of Coverage:** Certificate of Insurance.

- 6. Standards for Insurance Companies** Insurers shall have an A.M. Best's rating of at least A:VII.

- 7. Documentation**
 - a. The Certificate of Insurance must include the following reference: [***insert event name and date***].
 - b. All required Evidence of Coverage shall be submitted with the completed permit application.
 - c. The name and address for Additional Insured endorsements and Certificates of Insurance is: County of Sonoma Permit and Resource Management Department, 2550 Ventura Avenue, Santa Rosa CA 95403.