

Community Event Insurance Guidelines

The following insurance guidelines shall apply when a festival/event is held on public property and involves, but not limited to:

- Expected attendance of 100 or more people;
- Public road closures;
- The display of fireworks;
- The sale of alcoholic beverages;
- The operation of inflatable/carnival rides;
- The operation of a drone or drone show
- Races/Marathons/Sporting events on public roads/parks
- Events with animals

The applicant/event producer must comply with the following insurance requirements to be considered for a festival/event permit. Event permits will not be issued until applicants have provided proof that they met the liability insurance requirement associated with their event. The applicant/event producer and the vendors that are contracted by them must purchase and maintain, for the duration of the event, including setup and dismantling, the following types of insurance at their and expense:

1. **GENERAL LIABILITY INSURANCE:** If the applicant is a business or group, a commercial general liability insurance policy, or its equivalent, written on an occurrence basis, with a minimum of \$1,000,000 combined single limit of liability per occurrence for bodily injury, personal injury, or property damage is required. If food or beverages are to be served, then product liability coverage must also be included, with a minimum of \$1,000,000 per occurrence.
 - a. Fireworks Displays. If the applicant/event producer intends to display fireworks and obtains a pyrotechnics permit for the Washington Township Fire Department or contracts with a pyrotechnic vendor who obtains the permit, then the minimum combined single limit of liability for all pyrotechnics displays is \$2,000,000 per occurrence. The amount may be increased at the discretion of the City based on potential risk of the event. The company that actually launches the fireworks must provide a liability certificate of insurance for \$2,000,000 per occurrence, including the City of Dublin as an additional insured and listing the date(s) of the event.
 - b. Individual Applicant. If the applicant/event producer is not a business or group but instead an applicant who is an individual who sponsors Races/Marathons/sporting events on public roads/parks, and/or expects more than 100 attendees to the event, and/or intends to serve or sell alcoholic beverages at the event, the applicant /event producer must provide proof of personal liability insurance in the amount of not less than \$500,000 combined single limit through either a homeowners policy or other liability insurance policy by submitting a certificate of insurance.



Human Resources



5555 Perimeter Drive
Dublin, Ohio 43017



614.410.4400
dublinohiousa.gov

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- (1) If alcohol is served or sold by the individual, the certificate of insurance must specify incidental/host liquor liability coverage applies for this particular event and specify the date of the event unless the individual contracts with a city-permitted alcohol vendor to serve the alcohol.
- (2) It is recommended that the individual applicant use the services of City permitted alcoholic beverage caterer* to serve the alcohol. In such cases, the individual applicant must provide a certificate of insurance from the permitted caterer evidencing liquor legal liability of \$1,000,000 per claim and aggregate. This certificate must list the City of Dublin as an additional insured.

c. Notice of Policy Cancellation. All insurance policies must state the City of Dublin will be notified at least ten (10) days in advance of any intent by the insurance company to cancel or non-renew the applicant/event producer's insurance coverage.

2. LIQUOR LEGAL LIABILITY INSURANCE- If the applicant/event producer is a business or group and intends to serve alcoholic beverages at the event and the applicant is in the business of manufacturing, distributing, selling, or serving alcoholic beverages or uses the permitted alcoholic beverage caterer to serve alcoholic beverages, then liquor legal liability coverage must be purchased by the actual firm which serves or sells the alcohol. It can be endorsed to the commercial general liability insurance policy or purchased separately. The minimum acceptable limit of liability per occurrence and aggregate is \$1,000,000.

d. Host Liquor Liability Insurance- If the applicant/event producer is a business which will serve or sell alcoholic beverages at the event and is not in the business of manufacturing, distributing, selling, or serving alcoholic beverages, then the applicant/event producer's commercial general liability policy, required above, should not include the ISO Form CG 21500989 liquor liability exclusion amendatory endorsement, or similar exclusion limiting coverage for serving or selling alcoholic beverages.

3. OTHER- The applicant/event producer and all vendors must list the City of Dublin as an additional insured for the event on all commercial general liability and liquor legal liability insurance policies.

The City reserves the right to require insurance of applicants/event producers and/or vendors for activities other than those specifically mentioned above or to increase the minimum acceptable limits of liability with reasonable notice to the applicant/event producer.

The certificate of insurance must be submitted with the City of Dublin Event Application for Permit. Approval of insurance by the City does not in any way relieve or decrease the liability of the applicant/event producer or vendor. The City does not represent that the specified limits of liability, coverage, or policy forms are sufficient or adequate to protect the interest or liabilities of the applicant/event producer or vendor.

All insurance must be placed with insurance companies with an AM Best Rating of no less than B+VI unless otherwise approved by the City of Dublin Risk Manager. For further information, please contact the City of Dublin Human Resources using the provided contact.