



## Special Event Insurance Requirement Fact Sheet

### **REQUIRED INSURANCE LEVELS and REQUIRED INSURED ENTITIES**

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City Staff and the City's insurer will review your Special Event Application and assess the potential liability risk to the City of Northville. These are general insurance requirements and minimum limits, and are subject to change pending application review.

- **Commercial General Liability - Host organization and required entities/vendors within the event**
  - \$1M per occurrence
  - \$2M per occurrence for most parades
  - \$3M per occurrence for bounce house, carnival, rides, hot air balloon, etc.
- **Liquor Liability – required of vendor serving alcohol at the event**
  - \$1M per occurrence
- **Automobile Liability – required if vehicles are part of the event (i.e. food truck, parade)**
  - \$1M per occurrence - any auto
  - \$1M per occurrence - hired auto and non-owned auto (if parade)
- **Aircraft Liability - including passenger liability (required for hot air balloon vendor)**
  - \$1M per occurrence
- **Volunteer Accident Policy - charitable solicitation in streets/right of way**
  - \$25,000 per person
- **Proof of a Valid Workers Compensation with statutory minimum limits**
  - If required by Michigan Law
- **Other liability insurance, as required by the City's Risk Manager after reviewing the Special Events Application and event activities.**

### **ENTITIES REQUIRED TO PROVIDE INSURANCE AND HOLD HARMLESS AGREEMENTS**

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The above-listed insurance requirements apply to each of the following entities:

- Host Organization
- Food Vendors including Food Trucks
- Alcohol Vendors
- Carnival Rides, Bounce House Vendors
- Petting Farm/Zoo, Live Animal Vendor
- Hot Air Balloon Vendor and Pilot
- Other, as required by the City's Risk Manager after review of your special event application

## **CERTIFICATE OF INSURANCE – REQUIRED INFORMATION**

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Your insurance company must submit a valid Certificate of Insurance with the following information:

- City of Northville listed as the Certificate Holder  
City of Northville  
215 W. Main Street  
Northville, MI 48167
- The City of Northville named as an additional insured on all applicable policies. If your event is located in a park or the Community Center, the Charter Township of Northville is also named as an additional insured.
- Event name and event dates, including set up and clean up dates.
- Policies shall be valid for all event dates, including set up and clean up dates.
- Include the minimum limits of liability as required by the Risk Manager.
- Certificate signed and dated by the authorized agent.
- Questions from your insurance agent should be emailed to Dianne Massa at [dmassa@ci.northville.mi.us](mailto:dmassa@ci.northville.mi.us) (no phone calls). Your question will be forwarded to the City's insurer for review and response.
- Since the City cannot be named as an additional insured for Workers Comp or Volunteer Accident polices, the organization/vendor must provide the City with a Certificate of Insurance that shows proof of a valid policy.

## **ENDORSEMENTS FOR ADDITIONAL INSURED**

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The Certificate of Insurance must be accompanied by a copy of your policy Endorsement(s). This is a separate document from the Certificate of Insurance. **Listing the City as an additional insured on the Certificate of Insurance alone is not sufficient.**

- The policy Endorsement may be provided on a separate form, or be found in a section of your insurance policy that recognizes the City of Northville as an additional insured for all applicable policies. If your event is in a park or the Community Center, the policy Endorsement(s) must also recognize the Charter Township of Northville as an additional insured.
- The Endorsement must pertain to the special event activity. Endorsements that solely mention a lease, rental, or permit for a governmental subdivision are not accepted.
- Endorsements that mention a contract or agreement are accepted provided the contract/agreement is with the City of Northville. If your contract/agreement is with a different organization, this Endorsement is not acceptable.
- **ISO Endorsement Form CG 20 26** is a sample of an endorsement that has been accepted in the past. If your insurance carrier does not use this Endorsement Form, one that is similarly worded may be acceptable.

## **HOLD HARMLESS AGREEMENT**

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The host organization and certain vendors must execute a Hold Harmless Agreement (HHA). After your special event is approved, Michelle Massel will email a blank HHA. Contact Michelle at [mmassel@ci.northville.mi.us](mailto:mmassel@ci.northville.mi.us) if you do not receive the blank HHA or need additional copies.

## **CHECK LIST – FOLLOWING CITY COUNCIL APPROVAL OF YOUR EVENT**

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Not less than 3 weeks prior to your event, submit your packet of insurance documents to Dianne Massa, City Clerk at [dmassa@ci.northville.mi.us](mailto:dmassa@ci.northville.mi.us) or fax to 248-349-9244.

- The host organization and each vendor submits their own documents together in one packet (do not submit documents separately as these must be reviewed as a complete set).
  - Certificate of Insurance
  - Copy of policy Endorsement
  - Signed Hold Harmless Agreement
- Each host organization or vendors insurance packet is reviewed by the City's insurer and Risk Manager. Staff will contact you to advise if the insurance documents are accepted or if amended documents are needed.
- Failure for the host organization and/or vendor in providing the required insurance documents may result in the City Manager revoking your special event approval.

## **QUESTIONS**

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All questions pertaining to these insurance requirements must be submitted **via email** to [dmassa@ci.northville.mi.us](mailto:dmassa@ci.northville.mi.us). Your email will be forwarded to the City's insurer for review and response.