

Insurance Requirements

INSURANCE REQUIREMENTS AND MINIMUM LIMITS

Events using public property (excluding neighborhood block parties) are required to secure an insurance policy for the event that includes the City of Wilmington as additional insured with limits determined by the Risk Management. The event organizer(s) (primary and/or secondary) shall purchase and maintain this insurance, providing coverage for the event with an insurance company authorized to do business in the State of North Carolina.

All general liability certificates must list the City of Wilmington as an additional insured. If the event includes alcohol, liquor liability coverage is also required. All policies must protect the City of Wilmington, its supervisors, officials, employees and agents from any and all claims for damages to property and/or bodily injury which may result from or in connection with any of the operations carried on by the special event. The Special Events Supervisor must receive a copy of all certificates of insurance for all coverages before a permit will be issued.

Third Party Insurance: Event organizer(s) agrees to ensure all safety sensitive contractors providing goods or services for the event and also maintain appropriate insurance coverage and limits. Examples of such contractors include but are not limited to inflatable companies, providers of amusements, rides, and mobile attractions, operators of unique participatory experiences, equipment contractors and vendors of all food and beverage items.

Commercial General Liability

Per Occurrence: \$1,000,000

Personal & Advertising Injury: \$1,000,000

Products/Completed Ops: \$1,000,000

General Aggregate: \$2,000,000

Liquor Liability (when applicable)

Minimum limits for this coverage shall be \$1,000,000.

Commercial Automobile Liability (when applicable)

Combined Single Limit of \$1,000,000 per accident.

Coverage shall include liability for Owned, Non-Owned and Hired automobiles.

Note: Required limits for lines of insurance coverage may vary depending on size, location and type of event. Also, certain events may require additional insurance coverages; examples are parades with floats, antique automobile street shows, motorcycle safety classes, motorcycle festivals, events including the sale of alcohol,

Certificate of Insurance

The Event Organizer(s) agrees to provide the City of Wilmington a Certificate of Insurance evidencing that all coverages, limits and endorsements required herein are maintained and in full force and effect.

Additional Insured Status

The Event Organizer(s) agrees to list the City of Wilmington as additional insured for Commercial General Liability and Commercial Automobile Liability (when applicable). Certificate of Insurance should be specifically worded: The City of Wilmington, its supervisors, officials, agents and employees are listed as an additional insured.

The Certificate Holder address should read:

City of Wilmington,
its supervisors, officials, agents and employees
PO Box 1810, Wilmington, NC 28402-1810

Additional Insurance Guidelines and Definitions

Defined terms correspond to specific sections of the Certificate of Insurance (COI).

Producer: This information will be the contact information for the insurance broker or carrier. Please ensure the contact name and phone number is included in case contact is needed to clarify or ask questions concerning the COI.

Insured: This information will be the name and contact information of the named insured on the insurance policies. This should be the exact name of the organization the City of Wilmington is entering into a contract with and should match the name of the organization requesting the Special Events Permit.

Insurer(s) Affording Coverage: This section will list the names of the insurance companies providing insurance coverage to the insured. The NAIC # is a number assigned to each individual underwriting company by the National Association of Insurance Commissioners.

Coverages: All COI's should have the minimum insurance requirements for each line of insurance that applies. Make sure that all sub-sections in this section are completed.

- Insured Letter
- Policy Effective Date
- Type of Insurance - Policy Expiration Date
- Additional Insured
- Limits
- Policy Number

Please note that the policy coverage period should cover the time period of the event, contract and /or project. Be sure to obtain an updated COI for the period and duration of the event. Only Risk Management is allowed to lower the limits or waive insurance requirements

Description of Operations/Locations/Vehicles

A description of the event, project and/or work/services being performed should be listed in the description of operations for identification purposes. The City of Wilmington should be listed as an additional insured for General Liability and Automobile Liability.