

# INSURANCE REQUIREMENTS

The City of Tempe has established insurance requirements for those facility users, vendors, and contractors entering into agreements with the City for the purpose of special events and activities. Before commencing use or services under an agreement with the City of Tempe, a certificate of insurance that complies with the requirements (see the special event application) must be furnished.

An event producer must comply with the insurance requirements to be able to obtain a Special Event Permit from the Special Events Task Force Committee (SETFC). Event permits will not be issued until all insurance requirements are satisfactorily met.

With reasonable notice to event producers, the City of Tempe reserves the right to require insurance of event producers and/or vendors for activities other than those specifically mentioned, or to increase the minimum acceptable limits of liability.

Approval of insurance by the City of Tempe does not in any way relieve or decrease the insurance liability of an event producer or vendor. The City of Tempe 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 event producer or vendor.

**All special event applicants shall name the City of Tempe as an “Additional Insured”**, per item one below, on all policy(ies), except workers compensation and shall reflect this on a Certificate of Insurance. Applicant agrees that any insurance available to the applicant shall be primary and non contributory to the city’s self insured retention. Applicant shall obtain certificates of insurance from all vendors participating in this event unless covered under applicant’s insurance policy. Vendors must comply with all requirements listed in this section. Complete and accurate certificates must be received by the Special Events Office a minimum of five (5) working days prior to the event. Separate certificates of insurance shall be provided by all carnival and amusement companies and firework production companies with the limits shown in this section and shall name the city of Tempe as “Additional Insured” as per item one below. Additional coverage may be required depending upon the nature and scope of the event. For more information or questions regarding insurance requirements, please contact our Risk Management Department at 480-350-8248. Risk Management reserves the right to evaluate the liability of each event and assess the required insurance limits. Event permits will not be issued until all insurance requirements are satisfactorily met.

**The certificate must show:**

1. The City of Tempe, its agents, officers, employees and volunteers are named as “Additional Insured”. All Certificate of Insurance policies must reflect this with the exception of workers compensation.
2. The City of Tempe shall be notified at least 30 days prior to cancellation or alteration of any insurance coverage. A 10-day notice of cancellation for non-payment of premium.
3. Workers Compensation Policies shall contain a Waiver of Subrogation clause in favor of the City of Tempe.
4. General Liability Including:
 

Bodily Injury	Contractual	Independent Contractors
Comprehensive Form	Product/Completed Operations	Hazard
Premises Operation	Personal injury	Broad Form Property Damage

## **INSURANCE LIMITS**

### **General Events**

General events consist of those events held at any city facility other than Tempe Beach Park/Town Lake.

General Liability - \$1,000,000 each occurrence, \$2,000,000 aggregate

Auto Liability - \$1,000,000 combined single limit (each accident)

Workers Compensation – Arizona Statutory Requirements

Liquor Liability - \$2,000,000 each occurrence

### **Beach Park/Town Lake Events**

\$1,000,000 each occurrence - \$2,000,000 aggregate

Events with limited exposure such as souvenir shops, clothing sales, and other small operations, or events with less than 500 people. This level also applies to such events as company picnics and charity walks as long as there is no alcohol or events on the lake itself.

\$5,000,000 each occurrence - \$5,000,000 aggregate

Events with more than 500 people in attendance or any non-motorized activity(ies) in or on the lake.

\$10,000,000 each occurrence Watercraft Liability

Events involving powerboats shall be required to carry at least \$10,000,000 of watercraft liability coverage. General Liability at the same limit is required for the associated land-based activity(ies).

Auto Liability - \$1,000,000 combined single limit (each accident).

Workers Compensation – Arizona Statutory Requirements

Liquor Liability - \$5,000,000 each occurrence.

## **OTHER INSURANCE OR RISKS**

All other risks shall comply with the Additional Insured requirements as stated in item 1 above.

### **Fireworks Production**

General Liability - \$5,000,000 each occurrence

Auto Liability - \$1,000,000 combined single limit (each accident)

Workers Compensation – Arizona Statutory Requirements

### **Liquor Liability**

If your event is approved to have alcohol you will need to show proof of liquor liability coverage.

Tempe Beach Park - \$5,000,000 each occurrence

All other City facilities - \$2,000,000 each occurrence

### **Carnival/Amusement Rides**

\$2,000,000 General Liability

\$1,000,000 Auto Liability

Workers Compensation – Arizona Statutory Requirements

**In addition, specific date(s) and locations(s) of the event, to include set up and take down, must be stated clearly on the certificate. Certificates must be received no less than five (5) working days prior to the event.**

Questions should be directed to:

Risk Management Office David McAllister 480-350-8248 david\_mcallister@tempe.gov