

**INSURANCE REQUIREMENTS
FOR USE OF CITY OF REDDING FACILITIES
(Fax this document to your insurance company)**

The City of Redding requires the following three items to fulfill the insurance requirement:

- 1) **Certificate of Insurance;**
- 2) **Additional Insured Endorsement** (this is separate from the Certificate); and
- 3) **Evidence of primary language** either by endorsement or the actual page(s) of the policy typically found in the "Other Insurance" section of the policy.

Minimum Limits of Insurance

1. General Liability: \$1,000,000 per occurrence for bodily injury, personal injury and property damage and \$2,000,000 aggregate.
2. Full Liquor Liability: \$1,000,000 per occurrence for bodily injury, personal injury and property damage. If liquor, beer or wine is available for consumption, **and money is transacted in any form** (i.e., for donation, for a ticket, for a meal, for entry to the event, for the beverage), then full liquor liability coverage shall be supplied.

Other Insurance Provisions

1. Certificate holder shall be: **City of Redding, its officers, officials, employees and volunteers, 777 Cypress Avenue, Redding, CA 96001.**
2. A waiver of subrogation on the general liability policy.
3. The City of Redding, its officers, officials, employees and volunteers are included as Additional Insured. The City will not accept a blanket Additional Insured Endorsement. The Endorsement must name the City, its officers, officials, employees and volunteers on the Endorsement. You may include a reference to the rental of a specific building, area, or event.
4. Insurance coverage must be **primary** insurance. Any insurance or self-insurance maintained by the City, its officers, officials, employees or volunteers shall be excess or secondary of the insurance and shall not contribute with it. ***The City needs either a Primary Endorsement or a copy of the actual policy that shows the event sponsor's insurance is primary.***
5. Coverage shall not be canceled except after thirty (30) days' prior written notice has been given to the City.
6. We DO NOT ACCEPT endorsements or certificates with the wording, "but only in the event of a named insured's sole negligence."

Verification of Coverage

A certificate evidencing such insurance shall be supplied to the City no less than 10 days prior to the use of the facility.

It is recommended that you fax this document to your insurance company so they may prepare the certificate and endorsements to meet City requirements. For more information contact Misty Rhoads, Risk Management, at pdahl@cityofredding.org or 225-4385.