



Athens-Clarke County Unified Government Leisure Services Department

INSURANCE REQUIREMENTS

Including SPECIAL EVENT PERMIT, CONTRACTS, MEMORANDUMS OF UNDERSTANDING, RENTALS, ETC.

Athens Clarke County policies and procedures require that outside organizations/entities holding events in ACC parks and facilities comply with all of the terms and conditions of the insurance requirements. A Certificate of Insurance represents a "snapshot" of that organizations insurance program as of the date the certificate is issued.

See the attached SAMPLE of the Certificate of Insurance form showing locations, by number, on where to place information on the following requirements:

The Certificate of Insurance MUST be provided on an ACORD form.

- 1) Athens-Clarke County requires the use of insurers with a minimum AM Best rating of A and authorized to write insurance in the State of Georgia.
- 2) The insurance underwriter(s) must list their NAIC number(s); names only are not approved.
- 3) The Certificate of Insurance's issue date should not be more than 15 days from the date of its receipt.
- 4) The name of the "Insured" should be the name of the entity requesting the permit, usually the organization holding the event.
- 5) **"Comprehensive General Liability"** must be written on an "Occurrence" basis, providing \$1,000,000 coverage per occurrence minimum with an aggregate of \$2,000,000
 - Endorsements are required for primary and non-contributory in favor of The Unified Government of Athens-Clarke County as well as a notice of cancellation endorsement
 - If the event involves an **athletic competition or demonstration**, the Certificate of Insurance must clearly indicate that liability for unintentional injuries caused by participants/demonstrators to spectators is included.
 - Other specific activities may require specific coverages such as bounce houses, animal events, etc
 - The policy must not exclude either Personal Injury/Advertising Injury, Damage to Rented Premises, or Products/Completed Operations.
- 6) Organizers are required to comply with applicable Federal and Georgia State workers' compensation statutes. Policies covering **Workers' Compensation liability** shall provide coverage of statutory benefits and employers liability of at least \$1,000,000 each occurrence/employee/policy; at least \$1,000,000 each employee for disease and \$1,000,000 policy limit for disease. Coverages shall also include a waiver of subrogation endorsement. *If your organization is exempt from this coverage by Georgia state law, letter of explanation may be submitted on the company's letterhead and signed by the President of the Board.*
- 7) **"Automobile Liability"** must be a comprehensive single limit form of at least \$1,000,000 per occurrence and shall include hired, non-owned, and owned vehicle coverage; must include bodily injury and property damage.
 - Endorsements are required for primary and non-contributory in favor of The Unified Government of Athens-Clarke County as well as a notice of cancellation endorsement
- 8) "Excess Liability" must be written on an "Occurrence" basis, providing \$1,000,000 coverage per occurrence.
- 9) A "Policy Number" or binder number must be indicated.
- 10) The "Effective Date" and "Expiration Date" must cover the entire duration of the event including set-up and take-down periods.
- 11) Primary Insured agency's limits of general liability may be less than those required. If necessary, they may be supplemented with Umbrella Liability, provided the combined limit satisfy the minimum requirement and **Athens-Clarke County** is listed as "Additional Insured" on the Umbrella Policy or the Umbrella policy is noted as "Follow Form" on the certificate.
- 12) Special liability coverage such as Fire, Medical, Automobile, Watercraft, Aircraft, etc., may be required, if staff indicates such coverage is required, place the details where appropriate on the Certificate.
- 13) **"Athens-Clarke County Unified Government"** must be shown as "Additional Insured" in the Description of Operations section. This section should also include the Name, location and date(s) of the event.
- 14) The 30 day endeavor to notice requirement must be included. If the General Liability Insurance policy is a short-term special events type policy then this section is not applicable
- 15) The "Certificate Holder" must list the following: **Athens-Clarke County Unified Gov. 375 Satula Ave, Athens, GA 30601**
- 16) The Certificate **must be signed** by the insurance agent or an insurance company representative. Electronic signatures are acceptable on computer generated certificates.
- 17) Any subcontractors must be covered by the provided insurance above or their own insurance must meet these guidelines and they must also provide a COI as outlined above.