



Unified Government of Athens-Clarke County Leisure Services Department

SPECIAL EVENT PERMIT INSURANCE REQUIREMENTS

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.

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

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

- 1) The Certificate of Insurance's issue date should not be more than 15 days from the date of its receipt.
- 2) The name of the "Insured" should be the name of the entity requesting the permit, usually the organization holding the event.
- 3) Athens-Clarke County requires the use of insurers with a minimum AM Best rating of A+ VIII and authorized to write insurance in the State of Georgia.
- 4) "Commercial General Liability" must be written on an "Occurrence" basis, providing \$1,000,000 coverage per occurrence with an aggregate of \$2,000,000
 - * 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.
 - * The policy must not exclude either Personal Injury/Advertising Injury, Damage to Rented Premises, or Products/Completed Operations.
- 5) 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 accident; at least \$1,000,000 each employee for disease and \$1,000,000 policy limit for disease.
- 6) "Automobile Liability" must be a comprehensive single limit form of at least \$1,000,000 and shall include hired, non-owned, and owned vehicle coverage.
- 7) "Excess Liability" must be written on an "Occurrence" basis, providing \$1,000,000 coverage per occurrence.
- 8) A "Policy Number" or binder number must be indicated.
- 9) The "Effective Date" and "Expiration Date" must cover the entire duration of the event including set-up and take-down periods.
- 10) YOUR 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.
- 11) 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.
- 12) "**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.
- 13) 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
- 14) The "Certificate Holder" must list the following: **Athens-Clarke County Unified Government**
P.O. Box 1868
Athens, GA 30603
- 15) The Certificate **must be signed** by the insurance agent or an insurance company representative. Electronic signatures are acceptable on computer generated certificates.

PROVIDE YOUR INSURANCE AGENT WITH A COPY OF THESE INSTRUCTIONS AND THE SAMPLE CERTIFICATE OF INSURANCE TO ENSURE THE SPEEDY PROCESSING OF YOUR PERMIT APPLICATION.