

INSURANCE REQUIREMENTS FOR EVENTS

Commercial General Liability or Event Insurance, including:

- Damage to Rented Property (\$50,000)
- Medical Expenses (\$5,000)
- Personal and Advertising (\$2mill)
- Products/Completed Operations (\$2mill)

Policy Limits

\$2 million per occurrence*/\$3 million aggregate

*Umbrella coverage to increase the policy limits to the required amount is acceptable

Additional Insured Endorsement

It is important to know that this requirement is a change to a current policy, if you already have one. It is not acceptable to just add language to the bottom of a Certificate Of Insurance, for example. The policy holder (you) must execute a totally separate endorsement to any policy by a specific endorsement on any insurance policies required that says:

"Lane County and its subdivisions, its commissioners, officers, agents and employees as additional insureds."

Again, the additional insureds must be named as an additional insured by separate endorsement, and the policy must be endorsed to show cancellation notices to Lane County Public Works.

Typically, proof of insurance is provided by producing a Certificate of Insurance that has a separate Additional Insured Endorsement page. Both documents are then reviewed and approved to meet these insurance requirements.