



Special Events Certificate CHECKLIST

You can legally transfer exposure and losses to the party (contractor, vendor, professional services, facility users) that is in the best position to control losses or exposures.

A Certificate of Insurance must be obtained BUT it is not enough!

Your written contract is required and should be reviewed by your municipal attorney.

Contractual Indemnification- Written contract must require that the service provider (vendor) defend, indemnify and hold your municipality harmless from claims for bodily injury and property damage caused in whole or in part by the acts of the service provider or by others acting on the service providers' behalf.

- ☒ Whenever possible, a direct contract between your municipality and the party providing your Additional Insured status.
- ☒ Additional Insured- Written Contract requires the municipality be named as an Additional
- ☒ Insured to the service provider's General Liability (GL) Insurance Policy
- ☒ Primary & Non-Contributory- The Additional Insured status should be Primary & Non- Contributory- requires the provider of services' insurance be fully exhausted before other insurance is called upon.
- ☒ Process for tracking expiring policies and obtaining new Certificates from providers

Reviewing the Certificate of Insurance: INCLUDE:

- ☒ Municipality listed correctly as Certificate Holder
- ☒ Additional Insured endorsement attached
- ☒ Event dates and location match the contract
- ☒ Insurance effective/expiration dates cover the event
- ☒ Liability limits meet municipal standards
- ☒ Insurance carrier rated A- or better
- ☒ Insurance Broker and Municipal Attorney Review

Recommended minimum limits:

- ☒ GL: MINIMUMS- \$1 million per occurrence / \$2 million aggregate
- ☒ Fireworks vendors: \$5 million (special hazard)