

# City of Seattle, Parks and Recreation Department

## FACILITIES / EVENT INSURANCE REQUIREMENTS

1. **Minimum coverage limits of liability are \$1,000,000 each occurrence Commercial General Liability insurance, including Host Liquor Liability if alcoholic beverages are served.**
2. **Evidence of Insurance:**
  - A. Certificate of insurance with **THE CITY OF SEATTLE NAMED AS AN ADDITIONAL INSURED FOR PRIMARY AND NON-CONTRIBUTORY LIMITS.** City of Seattle must be named as additional insured without any requirement, restriction or limitation beyond what is applicable to the primary insured. **POLICIES THAT NAME THE CITY OF SEATTLE AS ADDITIONAL INSURED ONLY TO THE EXTENT REQUIRED BY CONTRACT, LEASE OR OTHER DOCUMENT WILL NOT BE ACCEPTED.**
  - b. **A COPY OF THE ACTUAL ADDITIONAL INSURED POLICY OR ENDORSEMENT WORDING MUST BE ATTACHED TO THE CERTIFICATE.** “City of Seattle” should be listed on the endorsement form. Common acceptable endorsement forms would be a CG 20 12 or CG 20 26.(Please see examples of the forms attached).
  - c. Policy number must match on both the Certificate and the Endorsement.

All insurance coverage provisions, and limits, may be revised or increased by the City’s Risk Manager to reflect risk exposure. All insurance policies and subsequent renewals must be maintained in full force and effect, at no expense to the City, throughout the entire period of the permit. All deductibles or self-insured retentions are the responsibility of the permit holder.

The Event Holder should contact their insurance agent, broker or insurer to provide insurance for the event.

### **ADDITIONAL INSURANCE REQUIREMENTS**

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- **Inflatables or Pony Rides, Petting Zoos, and other animal related activities with non-standard household pets:** Minimum CGL limits \$2,000,000 CSL per occurrence.
- **Motorized and motor assisted carnival type rides, bungee jumps, trampolines, orbital rides, and related rides and attractions commonly associated with a fair or carnival:** Minimum CGL limits \$5,000,000 CSL per occurrence.
- **Motorized individual participant activities, including motorcycles, jet skis, powered model cars, boats and planes, and non-standard personal car activities:** Minimum CGL limits \$2,000,000 CSL per occurrence.
- **Selling Liquor:** Minimum Liquor Liability limits \$2,000,000 CSL per occurrence. Evidence of coverage may be submitted by a licensee.
- **Pyrotechnics:** Display Permit must be obtained From Fire Marshal with minimum Pyrotechnic Liability limits of \$2,000,000 CSL per occurrence. Evidence of coverage may be submitted by display fireworks contractor.

- **Auto Liability.** If vehicles are used for other than nominal and standard commute purposes, a policy of Business Automobile Liability, on an insurance industry standard form (CA 00 01) or equivalent including coverage for owned, non-owned, leased or hired vehicles, or equivalent coverage. Minimum limit of insurance shall be **\$1,000,000** CSL per occurrence.
- **Athletic Events:** All participants must sign in a sponsor's indemnification releasing the City of Seattle from all liability. Otherwise, minimum \$5,000 medical payments limits per person for participants.
- **Motorized and/or power supported tool and equipment activities, including chainsaws, hydraulic lifts, drilling augers, bucket lifts, and other similar items:** \$2,000,000 per occurrence liability limits.
- **Valet Parking:** Requires Commercial General Liability or Garage Liability (with limits as per paragraph 1.) with Garage Keepers Legal Liability limits of not less than **\$150,000** each vehicle/**\$500,000** per location for ACV Comprehensive and Collision to insure vehicles in the care, custody or control of the valet. Deductible shall not exceed \$500.
- **Volunteers.** Commercial insurance provisions must be documented for all permittees using volunteers, with a minimum limit of **\$25,000** per person Medical/AD&D, and personal liability with a minimum limit of **\$100,000** per person. Volunteers driving in the course of their activity must have current liability insurance that meets the State of Washington statutes. Permit holders are encouraged to require, or provide, excess liability insurance for their volunteer drivers.

**Resources:**

The City of Seattle does not recommend nor require a specific insurer just that our requirements are being met. Below are some resources that may provide insurance coverage for short term events:

**EVENTHELPER**

Website: [www.theeventhelper.com](http://www.theeventhelper.com)

**INSURE EVENTS**

Website: [www.insureevents.com](http://www.insureevents.com)

**EVENTINSURANCENOW**

Website: [www.eventinsurancenow.com](http://www.eventinsurancenow.com)

For additional information or questions please contact us.

For a picnic, ceremony or film/photography permit

[Picnics@Seattle.gov](mailto:Picnics@Seattle.gov) or 206-684-4080 x 2.

For Indoor Facilities email:

[Parksspecialamenitysites@Seattle.gov](mailto:Parksspecialamenitysites@Seattle.gov) or 206-684-4080 x 1.

For Park Use Permits, email

[Parkusepermits@Seattle.gov](mailto:Parkusepermits@Seattle.gov) or 206-684-4080 x 3.

For Warren G Magnuson Park events email

[magnusonevents@Seattle.gov](mailto:magnusonevents@Seattle.gov) or 206-233-7892.