



Permit Center

210 Lottie Street, Bellingham, WA 98225

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Email: pwpermits@cob.org Web: www.cob.org/permits

SPECIAL EVENTS INSURANCE REQUIREMENTS

Permit Applicant: Give this memorandum to your insurance broker/agent. The City's insurance requirements are very specific. You will want to work closely with your insurance broker/agent to obtain acceptable documents.

REQUIRED INSURANCE COVERAGE

Applicant must have **Commercial General Liability Insurance** written on an industry standard occurrence form (ISO form CG 00 01 or equivalent) covering property damage, personal injury and death with a limit of not less than **\$1,000,000** per occurrence.

- The City must be added as an **additional insured**.
- Coverage must be **primary and noncontributory**.
- Coverage must include a **waiver of transfer of recovery rights (subrogation)**.
- **If alcohol will be served at the event**, the applicant must have **liquor liability coverage** with a limit of not less than \$1,000,000 per occurrence. Host Liquor Liability coverage is acceptable only when alcohol is being served to guests free of charge. It is NOT acceptable if alcohol will be sold; in that case, Liquor Liability Insurance is required.

REQUIRED DOCUMENTATION

Applicant must submit the following documents to the City prior to permit issuance:

- **Certificate of Insurance** (ACORD form or equivalent).
 - List Liquor Liability Insurance, when required.
 - List all endorsements attached thereto.
- **Endorsements**. The following endorsements must be attached to the certificate:
 - Additional Insured Endorsement (ISO form CG 20 12, CG 20 26 or equivalent).
 - Primary & Noncontributory Endorsement (ISO form CG 20 01 or equivalent).
 - Waiver of Transfer of Recovery Rights (Subrogation) Endorsement (ISO form CG 24 04 or equivalent).

NOTICE TO BROKERS/AGENT REGARDING FORMS

The additional insured endorsement must reflect the City's role as a governmental entity issuing a permit. (See recommended ISO additional insured endorsement forms listed above.) Conversely, ISO forms CG 20 09, CG 20 10 and CG 20 33, and their equivalents, are NOT acceptable because the permit applicant is NOT "performing work for" the City or "leasing property from" the City. The CGL policy number must appear on the endorsement.

Sample forms attached.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

The following is added to the **Other Insurance** Condition and supersedes any provision to the contrary:

Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

- (1) The additional insured is a Named Insured under such other insurance; and

- (2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

SAMPLE

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Name Of Person Or Organization:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The following is added to Paragraph 8. **Transfer Of Rights Of Recovery Against Others To Us** of Section IV – Conditions:

We waive any right of recovery we may have against the person or organization shown in the Schedule above because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard". This waiver applies only to the person or organization shown in the Schedule above.

SAMPLE