

SPECIAL EVENT LIABILITY INSURANCE ADMINISTRATIVE GUIDELINES

The City of Eugene, Risk Services Division currently administers the issuance of Special Event Liability Insurance through its insurance broker, to provide liability insurance protection to members of the public who wish to use a City facility for a special event.

This coverage is made available as an option to those who may not have access to other applicable liability insurance when coverage is required by the City. If an event involves the use of a City-owned facility by reservation or statement of intended use and will include the service of liquor, general liability insurance in the amount of \$2,000,000 including host liquor liability insurance is required (effective for policy period beginning 9/12/2013).

Procedures:

- Insurance rates are listed in the Special Event Liability Insurance policy. The premium is determined using the expected number of attendees and type of event.
- The applicant is referred to the K & K Insurance website. Enrollment can be completed online by the applicant at: <http://www.kandkinsurance.com/sites/Tulip/pages/Tenant-User-Liability-Insurance-Program.aspx>. At the website, the applicant should click "Buy Coverage on-line" and then "City of Eugene" as facility name, and choose from the approved list of City locations. After completing the application and paying the premium a certificate of insurance will be emailed to the applicant and Risk Services by the City's broker.
- A copy of the certificate is maintained in the Special Event Liability Insurance Policy file and on the shared drive at: <\\Cesrv500\hrrs\Risk\Special Event Insurance-Tennant User TULIP>
- Some exclusions such as inflatable recreational devices (bounce houses), dunk tanks, animal rides, and water slides may apply. Check policy or consult with insurance broker for unique events, high risk exposures, very large events or if applicant is rejected on line.
- Coverage is available for events held only at the specific City of Eugene locations listed on the K & K website. Events held in the public right-of-way (ROW) (ex: block parties) are not covered by this policy although the ROW permit process requires proof of insurance. Applicants can purchase their own insurance via their homeowners or business insurance carrier, or they can purchase it through K & K outside of the City's TULIP program at a higher premium rate.