

## Liability Insurance Requirements

### General Information

All rentals require proof of general liability insurance in the amount of one million dollars and proof of coverage is due thirty (30) days before the first day of your event. For one time, special events, and/or non-recurring rentals, City of Palo Alto will bill you for your special event coverage. If you plan to provide a certificate of liability, your carrier must be rated A VII or higher by the Best's Insurance Rating service and name the City of Palo Alto as the additional insured. The charges for coverage will be removed if the certificate is received in our office by the thirty (30) day deadline.

### Requirements Regarding Alcohol

The City of Palo Alto requires "Host Liquor Liability Insurance" to *serve* alcohol on the premises. Many catering companies are insured to serve alcohol or you may obtain your own policy. When purchasing a policy through the City of Palo Alto, host liquor liability is included.

Whenever liquor is available for consumption and money is transacted in any form (i.e. for donation, for a ticket, for a meal, for entry to the event, for the beverage), then **full liquor liability** is required. Such coverage must be stated on your insurance certificate if you provide your own. When purchasing the City's insurance this coverage is available for an additional fee.

If you plan to sell alcohol, a license from the Alcoholic Beverage Control is required. Contact the San Jose branch 1-408-277-1200 for information. Proof of license must be received two weeks or 14 days prior to your event.

### Procedure for Providing Your Own Insurance

1. Purchase the required insurance for both bodily injury and property damage. Please ask your insurance broker for a combined single limit. The amount (limit) of insurance is set by the City of Palo Alto. The premium for the insurance you purchase is set by your broker with the insurance company.

One million (\$1,000,000) dollars is the minimum requirements for all uses. High risk activities require additional coverage.

PLEASE SEE THE ATTACHED SAMPLE CERTIFICATE FOR SPECIFIC REQUIREMENTS.

2. Under the section **DESCRIPTION OF OPERATIONS, LOCATIONS, VEHICLES, SPECIAL ITEMS** place the following phrases or attach a separate endorsement: naming the **City of Palo Alto, as an additional insured** in regards to either General Liability or Full Liquor Liability Insurance.
3. Under the section **CERTIFICATE HOLDER** please place the following address:

City of Palo Alto  
3700 Middlefield Rd  
Palo Alto, CA 94303

4. Ask your insurance broker to send the **ORIGINAL, SIGNED** Certificate of Insurance under separate cover or Fax to:

Mitchell Park Community Center  
3700 Middlefield Rd  
Palo Alto, CA 94303  
FAX TO 650-251-9109

5. **Thirty** days notice of insurance cancellation required.