

Liability Insurance Requirements

If it is determined that your event requires liability insurance, i.e. events of 150+ attendees or events that serve alcohol, proof of coverage is due thirty days before the first day of your event. For one time, special events, and or/non-recurring rentals, the City of Palo Alto will bill you for your special event coverage. The charges for coverage will be removed if the certificate is received in our office by the thirty 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 through 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. Proof of license must be received 14 days prior to your event. Contact the San Jose branch for information:

<http://www.abc.ca.gov/>

San Jose Branch (408) 277-1200

100 Paseo De San Antonio Ste 119, San Jose, CA 95113

Procedure for Providing Your Own Insurance

1. Purchase the required insurance for both bodily injury and property damage. Ask your insurance broker to a combined single limit. The amount 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 dollars, \$1,000,000, is the minimum requirement for all uses. High risk activities require additional coverage.)
2. Under the section “Description of operations, locations, vehicles, special items” place the following phrase, City of Palo Alto, as an additional insured.
3. Under the section “Certificate Holder” place the following:
City of Palo Alto
4000 Middlefield Rd, T2
Palo Alto, CA 94303
4. Ask your insurance broker to send s signed Certificate of Insurance via email to cubberley@cityofpaloalto.org, via fax (650)856-8756 or mail to:
Cubberley Community Center
4000 Middlefield Rd, T2
Palo Alto, CA 94303