

## **Insurance Requirements**

The City of Santa Rosa currently allows City property to be used for certain special events. To protect the City against financial loss arising from any incidents or accidents that may occur at the event, the event organizer may be required to provide appropriate insurance. This insurance protects both the City and the event organizer.

Insurance requirements will be specified by the City and must be secured by the event organizer. No insurance is required for Free Speech events. However, if an organization desires, insurance is available for Free Speech events through the City's Risk Management Department. Evidence of coverage must be provided in the form of a Certificate of Insurance and the certificates must be on file with the City Manager's Office before issuance of the permit. The "City of Santa Rosa, a Municipal Corporation, its officers, employees and agents" shall be named as an additional insured on the certificate.

Special event insurance is available through the City of Santa Rosa's insurance carrier. Obtaining insurance through the City can be done both quickly and inexpensively. For those organizations that do not have the required insurance, the City will arrange the purchase of insurance from its carrier and the sponsoring organization must reimburse the City prior to receiving a permit for the special event. Cost for Special Event insurance varies depending on the class of event, attendance and other factors. Purchase of insurance through the City of Santa Rosa is subject to the continuing ability of the City to obtain special event insurance coverage. It is also appropriate to secure this insurance through individual insurance agents. City staff will be happy to work with your insurance agent to be sure you are purchasing insurance which will meet the City's requirements.

Please contact the Risk Management Division at 543-3024 for information relating to rating schedules and cost estimates for Special Event insurance.