



## Special Events Permitting Insurance Worksheet

*This worksheet is meant to accompany the information in the Special Events Permitting Guide, Section A: Insurance Requirements. This does not need to be submitted but is a tool to help organizers ensure they meet the MINIMUM insurance requirements, types, and amounts. The requirements for your event may be determined to be higher, depending on the features, at the discretion of the City Attorney.*

**All events are required to have Commercial General Liability insurance with coverage at least as broad as ISO occurrence form CG 00 01, in the following minimum amounts:**

- \$1 Million Per Occurrence
- \$2 Million General Aggregate
- \$1 Million Products – Completed Operations Aggregate
- Event Name and Event Dates (including set-up and tear-down dates)
- City of Oak Harbor, address: 865 SE Barrington Drive, Oak Harbor, WA, 98277
- City as Additional Insured, with coverage at least as broad as ISO form CG 20 12

**Events with alcohol (in addition to above):**

- \$1 to \$5 Million Liquor Liability coverage, naming the City of Oak Harbor as an additional insured. Either the event coordinator or the alcohol provider/server can provide this coverage

**Events with fireworks (in addition to above):**

- \$1 to \$5 Million Liability coverage, naming the City of Oak Harbor as an additional insured, provided by the professional pyrotechnic vendor

**Events with Rides/Inflatables/Carnivals on City Property (in addition to above):**

- Minimum \$1 Million Commercial General Liability insurance, naming the City of Oak Harbor as an additional insured, provided by the professional amusement ride vendor

**Events with sporting events (in addition to above):**

- Minimum \$1 Million participant liability coverage

**Events with parades and autos (in addition to above):**

- Permittee must require and ensure that every vehicle parade entrant have auto liability insurance. All other vehicles associated with any special event must have auto liability insurance, as required by State law

**Events with food vendors (in addition to above):**

- Minimum \$1 Million General Liability Insurance, including Products/Completed Operations coverage. Permittee is responsible to require this coverage from each food vendor

**Other types and amounts of insurance may be required, as determined by the City Attorney**