

INSURANCE REQUIREMENTS

All sponsors, organizations, or any other person or group scheduling a special event shall procure at their expense, a policy of insurance subject to the following minimum requirements. The decision as to whether and what level of insurance shall be required shall be made by the City Manager upon consultation with the Department /division head and City Attorney and will be based upon the nature of the activity and the risk involved.

Low Risk Events

Insurance will not be required for Low Risk Events and no hold harmless agreement will be required. Low Risk Events includes only those events at which there is no sale of food or other merchandise, which do not involve an alcohol beverage permit/license, which have no planned competitive physical events, and which anticipate the attendance of 250 or less persons. Some examples of low risk activities are block parties, small theatrical performances, and private gatherings such as weddings.

Medium Risk Events

Medium Risk Events include only events which include the sale of food or other merchandise, but which do not involve an alcohol beverage permit/license and which anticipate attendance of 5000 or fewer persons. Some examples of Medium Risk activities are farmers markets, parades with no animals, art fairs, flea markets, run/walks of 5K or less distance, car or motorcycle shows, and fishing tournaments.

Medium Risk Events Insurance Requirements

The insurance as required by the City of Oshkosh is primary coverage and any insurance or self insurance maintained by the City of Oshkosh, its officers, council members, agents, employees or authorized volunteers will not contribute to a loss. All insurance shall be in full force prior to commencing the event and remain in force throughout the entire event, including the clean up period after the event.

GENERAL LIABILITY COVERAGE

Commercial General Liability

- \$500,000 each occurrence limit
- \$500,000 personal injury and advertising injury
- \$500,000 general aggregate
- \$500,000 products – completed operations aggregate

Claims made form of coverage is not acceptable.

Insurance must include the following:

- Participants in contents sponsored by the special events hosts cannot be eliminated or excluded from this insurance requirement
- Premises and operations liability
- Contractual liability
- Personal injury
- Products / completed operations

The general aggregate must apply separately to this event

BUSINESS AUTOMOBILE COVERAGE

If this exposure shall exist, \$250,000 each person / \$500,000 each accident for bodily injury and \$100,000 for property damage

OR

\$500,000 combined single limit for bodily injury and property damage each accident

Must cover liability for “any auto” including owned, non-owned and hired automobile liability

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

If required by Wisconsin Statutes, then the event organizer must carry coverage for statutory workers compensation and employers liability limit of:

\$100,000 each accident
\$500,000 disease policy limit
\$100,000 disease – each employee

AIRCRAFT LIABILITY (including helicopter) – owned, non-owned, or hired

If this exposure shall exist, the limits must be at least \$5,000,000 combined single limit for bodily injury (injury passenger liability) and property damages

Any liability exclusions relating to slung cargo must be deleted.

High Risk Events

High Risk Events are events which include any of the following: 1) which involve an alcohol beverage permit/license, 2) which anticipate attendance of more than 5000 persons, 3) which involve fireworks or any other form of explosive device, 4) which include bonfires or other open fires, 5) which include amusement rides, 6) events with any type of aircraft or helicopter, or 7) events with live animals. Some examples of High Risk activities are carnivals, parades with live animals, marathons/runs/walks of more than 5K in distance, bike/motorcycle or snowmobile rides or races, concerts, dances, and animal shows.

High Risk Events Insurance Requirements

The insurance as required by the City of Oshkosh is primary coverage and any insurance or self insurance maintained by the City of Oshkosh, its officers, council members, agents, employees or authorized volunteers will not contribute to a loss. All insurance shall be in full force prior to commencing the event and remain in force throughout the entire event, including the clean up period after the event.

GENERAL LIABILITY COVERAGE

Commercial General Liability

\$1,000,000 each occurrence limit for Bodily Injury and Property Damage
\$1,000,000 personal injury and advertising injury
\$1,000,000 general aggregate
\$1,000,000 products – completed operations aggregate

Claims made form of coverage is not acceptable.

Insurance must include the following:

- Participants in contents sponsored by the special events hosts cannot be eliminated or excluded from this insurance requirement
- Premises and operations liability
- Contractual liability
- Personal injury
- Products / completed operations

The general aggregate must apply separately to this event

BUSINESS AUTOMOBILE COVERAGE

If this exposure shall exist, \$250,000 each person / \$500,000 each accident for bodily injury and \$100,000 for property damage

OR

\$500,000 combined single limit for bodily injury and property damage each accident

Must cover liability for “any auto” including owned, non-owned and hired automobile liability

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

If required by Wisconsin Statutes, then the event organizer must carry coverage for statutory workers compensation and employers liability limit of:

\$100,000 each accident

\$500,000 disease policy limit

\$100,000 disease – each employee

AIRCRAFT LIABILITY (including helicopter) – owned, non-owned, or hired

If this exposure shall exist, the limits must be at least \$5,000,000 combined single limit for bodily injury (injury passenger liability) and property damages

Any liability exclusions relating to slung cargo must be deleted.

ADDITIONAL PROVISIONS WHEN INSURANCE IS REQUIRED

Additional insured – on general liability coverage, business automobile liability coverage, aircraft liability: The City of Oshkosh, and its officers, council members, agents, employees, and authorized volunteers shall be included as additional insureds.

The City of Oshkosh requires 30 day written notice of cancellation, non-renewal or material change in the insurance coverage.

The insurance coverage required must be provided by an insurance carrier with the “Best” rating of “A-VII” or better.

The certificate of insurance shall be satisfactory proof of insurance of said policies and shall be filed at the office of the city clerk for the City of Oshkosh a minimum of ten (10) business days prior to the scheduled event. If these requirements are not met, the event cannot be held on city property.

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