



Special Event Guidelines

Insurance

Before final approval of your Special Event Permit Application is granted, a Certificate of Liability Insurance on a ACORD 25 Form shall be provided, naming the City as additionally insured, for the Host Organization and, as applicable, the Primary Contact, Private Security Service Provider, Medical Service Provider, and other service providers if required by the Risk Management Department.

All certificates of insurance must provide coverage for the duration of the event, including setup and tear down dates. The City's Risk Management Department has final authority regarding the insurance coverage for the Special Event and can require insurance coverage from other service providers; place requirements on Event Components and/or modify Event Components in a Special Event due to the unique nature or risk of a particular Event or Event Component; and require participant waivers.

Certificates of Insurance Must Reflect:

Commercial General Liability with limits of:

- \$1 million per occurrence
- \$1 million general aggregate

Workers Compensation with limits of:

- \$1 million (Required if the insured has paid employees)

Liquor Liability

- Required if alcohol will be consumed at the event
- \$5 million

Auto Liability

- \$1 million per accident for bodily injury and property damage.

Certificate Holder Must Reflect:

City of Lake Elsinore
130 S Main Street
Lake Elsinore, CA 92530

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Endorsements:

In addition to the certificates of insurance, the City of Lake Elsinore requires proof of the following policy endorsements:

Commercial General Liability

- The policy must be endorsed to name “The City of Lake Elsinore, its elected officials, representatives, employees and agents” as additionally insured. You must provide a copy of the actual endorsement. Listing the City as an additional insured on the certificate of insurance is not sufficient.

Workers’ Compensation:

- The policy must be endorsed to provide the City of Lake Elsinore a Waiver of Subrogation. A copy of the actual endorsement must be provided. Referencing the Waiver of Subrogation on the certificate of insurance is not sufficient.

Required Insured Entities:

All of the above listed insurance requirements apply to each of the following entities:

- Host Organization
- Primary Contact (if not a employee or volunteer of the Host Organization)
- Private Security Service Provider
- Medical Service Provider
- Other, if required by the City’s Risk Management Department

Waiver Forms:

Any and all waiver forms the Host Organization or city requires its Event participants to execute shall specifically include:

- The City of Lake Elsinore, its elected officials, representatives, employees, and agents

Submittal Information:

- If you have not included all of your insurance documents with your Special Event Permit Application at the time of submission, send copies of the remaining documents to the Special Events Coordinator at:

City of Lake Elsinore
Attention: Melissa Houtz
130 S Main Street
Lake Elsinore, CA 92530
Email: mhoutz@lake-elsinore.org