

Folsom Community Facilities
 50 Natoma Street Folsom, CA 95630
 Office: (916) 461-6620 Fax: (916) 351-3522

2019 Liability Insurance

Evidence of liability insurance with a minimum amount of \$1,000,000 per occurrence must be provided for all events. Organizations who have their own commercial general liability insurance can provide a policy certificate and a separate endorsement (form CG 20 10) or equivalent, as approved by the City Attorney, naming the City of Folsom as an additionally insured party. A sample of the required endorsement is attached for your review. Please reference this form when requesting coverage from your insurance agent. Policy certificates without the required endorsement will not meet the insurance requirements.

If you or your group elects to purchase the required liability insurance through the Community Center Office, the following information will help you choose the correct coverage and premium for your event. The special event liability insurance will be provided through Diversified Risk Insurance Brokers. The premium for your event will be based on the hazard classification and attendance. Liquor liability coverage is included in this policy unless it is being sold. Sale of alcohol to guests requires an additional premium. The chart below lists the premium charges for events held in 2018 for hazard class I and hazard class II, and the different attendance categories.

Hazard Class	Attendance	Premium
I	1-25	\$ 69.00
	26-50	103.00
	51-150	110.00
	151-250	129.00
	251-500	151.00
	501-1500	210.00
II	1-50	\$149.00
	51-500	165.00
	501-1500	302.00
Liquor Liability (Alcohol sales)	1-50	\$ 16.00
	51-500	\$ 21.00
	501-1500	\$ 52.00

Examples of Class I events: banquets, wedding receptions, business meetings, craft shows, charity benefits, graduations, seminars, proms, auctions

Examples of Class II events: picnics, plays, dances, parties, concerts, job fairs, religious assemblies, political rallies, outdoor meetings and gatherings

ENDORSEMENT

POLICY NUMBER: XXXXXXXXXXXX

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name of Person or Organization:

City of Folsom, its officers, employees, and agents

Re: Event to be held on (date) at the
(name of facility or location of event),
Folsom, CA 95630

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement)

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the schedule as an insured but only with respect to liability arising out of your operations or premises owned or rented to you.

Note about Endorsement:
Separate endorsement must state the language above highlighted to meet requirements of the City of Folsom's legal department