

CITY OF SPOKANE SPECIAL EVENTS INSURANCE

Liability insurance coverage is required for special events occurring on City property.

A special event is defined as any organized activity involving the use of, or having impact upon, public property, facilities, public parks, sidewalks or street areas that require a permit. Special events permits, insurance certificates and limits must be reviewed by the city; however permits will not be issued without a certificate of liability insurance.

The City of Spokane no longer facilitates Special Event Insurance, but the below information may be helpful in securing short-term liability insurance.

What is an Insurance Certificate?

An Insurance Certificate demonstrates the existence and terms of a particular insurance policy. It is common for insurance certificates to specifically name another involved party as insured when it relates to common business interests. Insurance Certificates must be provided to the City preceding event approval and this should be done as early as possible.

Where can I get an Insurance Certificate?

1. The best place to obtain an insurance certificate is through an already existing insurance policy maintained by your organization, affiliation, business or home owners insurance. There is usually little or no cost for the issuance of an insurance certificate on an existing policy. The request for such a certificate is usually placed through the agent, broker, or risk management department of the organization.
2. If there is no existing insurance that will provide coverage, you will want to shop for insurance coverage and may be able to obtain an insurance policy and certificate that specifically covers the special event. Many times a special event may be included as “rider” or “endorsement” to an existing liability insurance policy. Your insurance agent or broker may be the best place to start asking questions.
3. There are companies that specialize in short-term Special Event Insurance. The web sites below are provided as a convenience and this information is not to be construed as a recommendation by the City of Spokane. We suggest that you “shop” for insurance early to obtain the best value and coverage.

- Diversified Risk Management www.eventinsure.com
- Francis L. Dean & Associates www.athletic-insurance.com
- CSI Entertainment Insurance www.csicoverage.com
- SM&D Production Insurance www.productioninsurance.com
- Special Events Insurance www.insurevents.com

What is required on the Insurance Certificate?

1. 1-Million Dollars of General Liability Insurance is the minimum accepted. Some events may require higher or lower limits, or specific liquor liability if alcohol is served.
2. The event sponsor must be the “named insured.”
3. The **City of Spokane** must be specifically “named as the additional insured.”
4. The certificate must be on the current Insurance Service Organization (ISO) form.
5. The insurance policy must meet the minimum Best “A” rating or equivalent.
6. The policy must be current through the event date.

Questions on the requirements for special events insurance can be directed to The City’s Risk Management Department at (509) 625-6222