

Sample Document for Silver Spring Civic Building at Veterans Plaza Clients

In the documents you signed, you agreed to obtain General Liability Insurance for your event/meeting/activity in the form and amounts we require. Failure to do so is a breach of those requirements. Please contact your insurance agent or a company to purchase coverage.

CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY)
PRODUCER FAX Producer: The Producer is the insurance broker or agent representing the insured that procured the insurance coverage for the insured entity.		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
INSURED Insured: The Insured is the entity that has purchased the insurance coverages that are stated on the Certificate of Insurance and is considered the first named insured.		
		INSURERS AFFORDING COVERAGE
		NAIC #
		INSURER A: INSURER B: INSURER C: INSURER D: INSURER E:

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY <input checked="" type="checkbox"/> Commercial General Liability <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> Occur <input type="checkbox"/> Owners and Cont Prot GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	Policy Number should be stated to assist in accessing the needed coverage if a claim should arise.	The Policy Effective and Expiration Dates inform you when a policy begins and ends. It is important to be sure that performance on the contract be within the policy period.		EACH OCCURRENCE \$ \$300,000 (or more) DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ \$300,000 (or more) PRODUCTS - COMPOD AGG \$ Fire Damage (any one fire)
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
	EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
	OTHER				

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Must use this (not to be changed or substituted):

Montgomery County Government

CERTIFICATE HOLDER

Must use this (not to be changed or substituted):

Montgomery County Government
2425 Reedie Drive, 9th Floor
Wheaton, MD 20902

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

The Purpose Of Insurance

In today's day and age, an event can not be staged without securing insurance. Most convention centers require a client to provide a \$1 million liability policy before an event can be staged. However under current regulations, Montgomery County Government only requires users to supply a minimum coverage of \$300,000 for use of the Silver Spring Civic Building at Veterans Plaza.

In short, insurance is designed to provide broad protection for situations in which an event holder, or the facility that is permitting space, must defend themselves against law suits that pay for bodily injury or property damage during an event.

Situations that may be covered by your one day event insurance include damage done to the facility or furnishings, and protection for the host should someone be injured at the event.



As a courtesy, this information has been provided to help guide you through the process of obtaining insurance.

The Insurance Factor

For events of every size, the Silver Spring Civic Building at Veterans Plaza requires General Liability Insurance.

Every policy will vary in cost depending upon the event, the potential exposure for injury, and the previous interpretation of the courts.

*When looking to purchase liability insurance, the most vulnerable area is attached to liquor and liquor laws.

Liability policies covering injuries within an event are relatively inexpensive.

Cost Factors

Will you be serving food and/or alcohol?

Food and/or alcohol may increase the liability and cost.

How many people will attend your event?

The more people you have the cost may increase. This will also be a factor for determining how much coverage you would like for each person.

Is coverage for an "individual" or "company"?

A "company" has less liability making it easier to obtain a policy at a cheaper rate.

Do you have event history?

Bad event history could lead to no or higher coverage.

Purchasing One Day Event Insurance Check List

- ✓ **Montgomery County Government** must be listed as additionally insured
- ✓ **The policy must have \$300,000 minimum** liability coverage
- ✓ Must Provide a copy of the certificate of insurance within 10 calendar days following receipt of an approved facility use permit



You will need to know:

- | | |
|--------------------------------------|--|
| ✓ Number of attendees | ✓ Will beer, wine, or liquor be present? |
| ✓ Date of Event / Meeting / Activity | ✓ Event location / address |
| ✓ Type of Event / Meeting / Activity | |

One Day Event Insurance

Your Event / Meeting / Activity Must Be Covered

References in this brochure to any specific commercial products, processes, or services, or the use of any trade, firm, or corporation name is for the information and convenience of the public, and does not constitute endorsement, recommendation, or favoring by Montgomery County, or its employees or agents.

LOWERING INSURANCE COSTS

- **Does your organization already have liability insurance?**

If the answer is yes, this may be a good place to look to reduce your cost.

- **Do you have homeowners insurance?**

Adding an endorsement to your existing homeowner's insurance policy could be the most cost efficient way to obtain your one day event insurance.



Where to Purchase

**All you need to know to make sure your
Event / Meeting / Activity is Covered**

Please keep in mind, although a venue can usually recommend a company, it is wise for the client to shop around before deciding on a specific broker.

Potential insurance agencies are ready to supply the required liability coverage.

Event Helper.com

- <https://www.theeventhelper.com>
- (855) 493-8368



Markel

- <https://www.markel.com/us/personal-insurance/event>
- (800) 236-4252

