# TERREBONNE PARISH CONSOLIDATED GOVERNMENT SPECIAL EVENTS INSURANCE REQUIREMENTS FOR ORGANIZED EVENTS

### **TENANT/USER/ORGANIZER INSURING OPTIONS:**

- 1. Via User/ Organizer's Homeowner's Policy
- 2. Via privateeventinsurance.com (this insurance does not cover events open to the public;) K & K Insurance (kandkinsurance.com); rvnuccio.com; or theeventhelper.com
- 3. Via an Independent Agent or Broker with Proper requirements listed below.
- 4. Via Policy purchased through the Internet that meets TPCG Insurance Requirements listed below.

## MINIMUM INSURANCE REQUIREMENTS ARE AS FOLLOWS:

- > General Liability Insurance coverage with minimum limits of \$500,000 per occurrence for Bodily Injury and Property Damage and \$1,000,000 General Aggregate. (Except for Civic Center Main Arena whereas minimum limits are \$1,000,000 per occurrence for Bodily Injury and Property Damage, and \$2,000,000 General Aggregate are required).
  - ➤ If you are using one of our facilities to have a Tournament, you will be required to purchase insurance that will cover a Tournament, providing insurance limits as noted below, whether it be a Basketball, Softball, Baseball or any other type of tournament. General Liability minimum limits are \$1,000,000 per occurrence for Bodily Injury and Property Damage, \$1,000,000 in Participant Legal Liability, \$2,000,000 General Aggregate; and Medical Payments for Participants of no less than \$25,000.

Team Sports General Liability coverage with minimum limits of \$1,000,000 per occurrence for Bodily Injury and Property Damage, \$1,000,000 in Participant Legal Liability coverage, and \$2,000,000 General Aggregate, along with Accident Medical Insurance with minimum limits of \$25,000 in Accident Medical Benefits and \$25,000 in Accidental Death & Dismemberment coverage for use of T.P.C.G. baseball, softball, football & soccer fields, as well as basketball courts.

➤ If you serve ALCOHOL at your event, you need Host Liquor Liability. \*\*\*Alcohol is not allowed at all Recreation Parks. Please check with the person you are speaking with to determine if alcohol is allowed at the park you are wanting to use. \*\*\*

If you <u>sell</u> ALCOHOL at your event, you need Liquor Liability coverage with minimum limits of \$1,000,000 per occurrence and \$2,000,000 General Aggregate. \*\*\*If you serve alcohol at your event and you are charging an admission fee to enter and as part of the admission fee, you give alcohol to the attendees, it is considered selling alcohol. \*\*\*

> Certificate Holder should read as follows:

Terrebonne Parish Consolidated Government (T.P.C.G.) Attn: Risk Management Department 8026 Main Street; Suite 520 Houma, LA 70360

- > Terrebonne Parish Consolidated Government shall be named as an "Additional Insured" on the General Liability policy.
- > Terrebonne Parish Consolidated Government shall be named as an "Additional Insured" on the Liquor Liability policy (if this coverage is required for your event)
- ➤ A Waiver of Subrogation in favor of Terrebonne Parish Consolidated Government shall be provided on the General Liability policy.
- ➤ A 30 Day Notice of Cancellation to Terrebonne Parish Consolidated Government Endorsement shall be provided on the General Liability policy.
- ➤ Insurance Carrier shall be Rated "A VIII" or Better by A.M. Best Rating
- > Approval by T.P.C.G. Risk Management 30 days prior to your event.

# RENTAL OF BOUNCE HOUSES, TRAINS, COTTON CANDY MACHINES, ETC INSURANCE REQUIREMENTS:

If you are planning on having Bounce Houses, Trains, etc at your event, the Vendor you rent the Bounce Houses, etc from, must also provide a Certificate of Liability Insurance showing proof of General Liability coverage with minimum limits of \$500,000 per occurrence and \$1,000,000 General Aggregate. The Vendor is required to name Terrebonne Parish Consolidated Government; Attn: Risk Management Department; 8026 Main Street; Suite 520; Houma, LA 70360 as a "Certificate Holder" and "Additional Insured". The Vendor is also required to provide a Waiver of Subrogation in favor of Terrebonne Parish Consolidated Government.

### **AMUSEMENT RIDES INSURANCE REQUIREMENTS:**

If you are having amusement rides, the name, mailing address and telephone number of the amusement company must be furnished. Amusement companies must register with the State Fire Marshall's office in Baton Rouge thirty (30) days prior to setting up the rides. Amusement companies must also provide a Certificate of Liability Insurance showing proof of General Liability coverage with minimum limits of \$1,000,000 per occurrence and \$2,000,000 General Aggregate. The Amusement company is required to name Terrebonne Parish Consolidated Government; Attn: Risk Management Department; 8026 Main Street; Suite 520; Houma, LA 70360 as a "Certificate Holder" and "Additional Insured". The Amusement company is also required to provide a Waiver of Subrogation in favor of Terrebonne Parish Consolidated Government.

ALL CERTIFICATES OF INSURANCE MUST BE APPROVED BY T.P.C.G. Risk Management Department 2 weeks before your scheduled event takes place.

CONTACT Dana Ortego or LouEllen Pellegrin, T.P.C.G. Risk Management Department at (985)-873-6470 with any questions. Certificate may be faxed at (985)-873-6473 or e-mailed to <a href="mailed:jdortego@tpcg.org">jdortego@tpcg.org</a> or lpellegrin@tpcg.org.