



Insurance Requirements for Facility Rentals

INSURANCE REQUIREMENTS

The Orangevale Recreation and Park District requires all persons renting District facilities to provide the District with a Certificate of Insurance, endorsing the District as additional insured, for a specified amount of general liability insurance. The following are the dollar amounts of coverage required for using District facilities:

Facility

Orangevale Community Center, Activity Building, Youth Center, or other indoor facility	\$500,000
Orangevale athletic fields or outdoor facility	\$1,000,000
Orangevale Horse Arena	\$2,000,000
Picnic areas or shelters*	Varies depending on activity level

*The District may waive insurance for low risk picnics, providing no equipment is brought into the park and no organized athletic events are played at the time.

- ◆ The District reserves the right to require higher coverage for “moderate” or “high risk” activities.
- ◆ Approved insurance certificates must be on file in the District office prior to the use/rental date(s).
- ◆ Certificate should be received at least 10 working days in advance of the use/rental date.
- ◆ The policyholder on the insurance must be listed as the “Permittee” on the Orangevale Recreation & Park District Facility Use Application.

HOW DO I GET INSURANCE FOR MY EVENT?

1. Provide your own. If you carry general liability insurance on a home or business you own, you may be able to provide your insurance coverage by adding a “rider” on your existing policy. If your community or non-profit group is sponsoring the event(s), the group may have an existing policy that a “rider” may be added to provide the required insurance coverage.

A. If you wish to provide your own insurance you should contact your insurance agent. Let your insurance agent know you are utilizing Orangevale Recreation & Park District facilities and that you need general liability insurance coverage for your event in the amount specified above. Also let your agent know that you must provide a certificate of insurance showing coverage limits AND an “endorsement” or “rider” naming the Orangevale Recreation & Park District as additional insured with the following wording:

“The Orangevale Recreation & Park District, its officers, servants, agents, and employees is added as additionally insured for use of [specify facility being used] for [event name] on [event date(s)].”

SAMPLE WORDING for single use:

“The Orangevale Recreation and Park District, its officers, servers, agents, and employees, is added as additionally insured for use of the Orangevale Community Center for a wedding reception on March 1, 2014.”

SAMPLE WORDING for multiple uses, specific time period:

“The Orangevale Recreation and Park District, its officers, servers, agents, and employees, is added as additionally insured for use of the Orangevale Community Center for basketball practice January 1, 2014 through March 30, 2014.”

SAMPLE WORDING for multiple uses, for the term of the policy:

“The Orangevale Recreation & Park District, its officers, servers, agents, and employees, is added as additionally insured for use of the Orangevale Community Center Softball Field for softball practice and games on various dates for the term of the policy.”

If your policy can provide the required insurance, your agent will contact your insurance company and request issuance of a *Certificate of Insurance* and endorsement. A fee may be required from your insurance company to issue the certificate.

- B. Have the original Certificate of Insurance and endorsement sent to the Orangevale Recreation & Park District. The District must have an approved original Certificate and endorsement on file prior to your event. If time is short, a fax copy will be accepted pending the receipt of the original. The original may be hand delivered, mailed or e-mailed from the insurance company. Submit certificates to the District Office for approval at least 10 working days prior to your event. This allows time for any necessary corrections to be made to the certificate or endorsement.
2. Purchase insurance through Orangevale Recreation & Park District. If you cannot or do not wish to provide your own insurance, you may be able to purchase insurance from Special Event Liability Insurance Trust, RPG through the Orangevale Recreation and Park District. Event type, risk, and number of attendees determine fees for this insurance. Rates for the program are determined each January. Therefore, Orangevale Recreation and Park District cannot guarantee insurance rates or coverage for events booked beyond the January renewal date. Certain high risk activities are not eligible for coverage under this program.

If you wish to purchase insurance the following should be done:

- A. Orangevale Recreation & Park District Facility Application Form. If you wish to purchase from the Orangevale Recreation and Park District, indicate so by checking the appropriate box on the Facility Application Form.
- B. Fill out and return the appropriate insurance application. On most events, a “Short Form” insurance application must be filled out to determine the cost of insurance. Some events may require the “Long Form” insurance application, which must be sent to the company for approval and fee quote. This may take up to a week to process.
- C. Pay insurance fees. Once your event is approved for coverage, you will be assessed the appropriate fees and issued an insurance policy.

Please remember that this coverage is for third party liability and does not cover damage to the facility. Restitution for any damage to the facility is the responsibility of the permittee.