



CITY OF  
**FOLSOM**  
DISTINCTIVE BY NATURE

## **SPECIAL EVENT PERMIT INSURANCE REQUIREMENTS**

Liability insurance is required for **all** events on public property and certain events determined by the City. When required, coverage must be a minimum of \$1 million per occurrence, and must include a **separate endorsement that makes the insurance primary and non-contributory** and either specifically names **the City of Folsom, its officials, employees, agents and volunteers as additional insureds** or has appropriate blanket coverage. Insurance must be on a per occurrence basis; claims-made coverage will not be accepted. The named insured must match either the name of the “Applicant” or the “Organization” to be valid. All coverage available to the named insured shall also be available and applicable to the City of Folsom. **NOTE: Lack of insurance will result in cancellation of the event and the Special Event Permit.**

All insurance documents must be submitted **no later than ten (10) business days prior to the event**. Some event promoters and insurance companies have experienced difficulty with providing timely and accurate insurance documents, so it is best to obtain these early. City staff will gladly assist with a preliminary review of the insurance documents. An example of the required documents is included at the end of this packet. If you have questions on insurance, contact the City Attorney’s Office at (916) 461-6025.

A sample policy is included on the following pages for reference.





# SAMPLE - ADDITIONAL INSURED ENDORSEMENT

COMMERCIAL GENERAL LIABILITY  
POLICY NUMBER: 3DS5473-M2857045

## EVANSTON INSURANCE COMPANY

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 FORM

#### SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):

The City of Folsom, its officials, employees, agents and volunteers

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule of this endorsement, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by the acts or omissions of any insured listed under Paragraph 1. or 2. of Section II – Who Is An Insured:

1. In the performance of your ongoing operations; or
2. In connection with your premises owned by or rented to you.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

## **SAMPLE - ADDITIONAL INSURED ENDORSEMENT (CONTINUED)**

**B.** With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations; whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions remain unchanged.

# SAMPLE - PRIMARY & NON- CONTRIBUTORY ENDORSEMENT

POLICY NUMBER: 3DS5473-M2857045

COMMERCIAL GENERAL LIABILITY  
CG 20 01 04 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

The following is added to the **Other Insurance** Condition and supersedes any provision to the contrary:

### Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

(1) The additional insured is a Named Insured under such other insurance; and

(2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.