



INSURANCE REQUIREMENTS

The District requires all renters, contractors and service providers to provide proof of a Comprehensive General Liability policy that meets or exceeds the minimum requirements stated herein, unless otherwise exempted.

General Liability Coverage.

Minimum amount of general liability coverage (may be met by a combination of commercial general liability and umbrella policies):

- **Per Occurrence** of bodily injury, personal injury and property damage: \$2,000,000
- **General Aggregate:** \$4,000,000

Description of Operations.

- Must state: "**Bend Park and Recreation District is listed as additional insured.**"
- When applicable, must list: **event/project date, event/project name, and event/project location.**

Certificate Holder.

Certificate Holder Address on lower left-hand corner must always be:

Bend Park and Recreation District, 799 SW Columbia Street, Bend, OR 97702

Alcohol Consumption.

- **Host Liquor Liability:** If alcohol is being served, the event organizer is required to specify an additional rider for host liquor liability on the COI.
- **Liquor Liability:** If alcohol is being sold, the event organizer is required to have the OLCC Liquor License present at the event and specify an additional rider for liquor liability on the COI.

Ways to minimize cost of insurance?

- Add an umbrella liability policy in combination with a general liability policy.
- When applicable, add event insurance onto a homeowner's policy.
- When applicable, purchase an event specific policy instead of an annual term.

Where to purchase coverage?

Coverage may be purchased through many different companies, below are a few options:

www.eventsured.com

www.eventinsurancenow.com

www.kandkinsurance.com

www.rvnuccio.com

Why does BPRD require \$2M?

The Oregon Tort Claims Act limits awards to greater than \$1,000,000, leaving the District liable for any balance between a renter's, contractor's or service provider's insurance policy and the Tort limit. To protect assets that have been entrusted to the District by the public, renters, contractors and service providers are required to provide insurance that meets or exceeds the Tort limits. Because general liability insurance is generally not available for incremental amounts between \$1,000,000 and \$2,000,000 the District requires general liability insurance of at least \$2,000,000.

Questions?

Contact: **Justin Sweet**, Business Analyst, justins@bendparksandrec.org, (541) 706-6102



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
2/2/2010

PRODUCER Insurance Agent Name & Address		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 Name of Insurance holder		INSURERS AFFORDING COVERAGE	NAIC #
		INSURER A: Name of insurance company	
		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 INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A X	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	Policy number	01/01/2010	01/01/2011	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000
A X	AUTOMOBILE LIABILITY <input checked="" 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	Policy number	01/01/2010	01/01/2011	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 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 EA ACC \$ AUTO ONLY: AGG \$
	EXCESS / UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under SPECIAL PROVISIONS below				WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
	OTHER				

SAMPLE FOR REFERENCE ONLY

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

RE: Name of Event, Date of Event, Location of Event

Bend Park & Recreation District is listed as additional insured.

CERTIFICATE HOLDER **CANCELLATION**

Bend Metro Park & Recreation District 799 SW Columbia Street Bend, OR 97702	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE
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		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	

COVERAGES

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SAMPLE FOR REFERENCE ONLY

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

RE: Name of Event, Date Event to be held, Location of Event

Bend Park & Recreation District is listed as additional insured.

CERTIFICATE HOLDER

Bend Metro Park & Recreation District
799 SW Columbia Street
Bend, OR 97702

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE