



# PALM BEACH COUNTY RISK MANAGEMENT DEPARTMENT

## PARKS & RECREATION DEPARTMENT PERMIT INSURANCE REQUIREMENTS

Palm Beach County policies and procedures require the department that contracts (permits) with an outside (YOUR) organization to monitor compliance with those contracts/permits. Since "insurance" is one of the contract /permit requirements, each department is required to ensure that YOUR organization complies with all of the terms and conditions of the insurance requirements. A Certificate of Insurance represents a "snapshot" of that organizations insurance program as of the date the certificate is issued.

**EVERY** entity, including but not limited to, concessionaires, exhibitors, entertainers, etc. participating in the event must provide individual proof of insurance as described below unless insured under a master policy issued to the Permittee. If a master policy is used the Certificate of Insurance submitted by the Permittee it must clearly state that all such entities are "Named Insureds".

**See the attached SAMPLE of the Certificate of Insurance form (ACORD) showing locations, by number, on where to place information meeting the following requirements:**

- 1) The Certificate of Insurance's issue date should not be more than 15 days from the date of its receipt and **cannot be accepted if issued more than 30 days prior to date of receipt**
- 2) The name of the "Insured" should be the name of the entity (YOU) requesting the permit unless the Description of Operations section explains the relationship (i.e. ownership) between the "Insured" and YOU.
- 3) "Commercial General Liability" must be written on an "Occurrence" basis.
  - \* **If the event involves an athletic competition** or demonstration the Certificate of Insurance **must clearly indicate** that liability for unintentional injuries caused by participants/demonstrators to spectators is included.
  - \* **If alcoholic beverages (including beer, wine, and spirits) are for sale** at the event, the Certificate of Insurance **must state that Liquor Liability coverage is included with a minimum limit of liability of \$1,000,000 each occurrence.**
  - \* **If no admission or similar fee is charged** at any type of event and alcoholic beverages are served at no charge, the Certificate of Insurance must state that Host Liquor Liability Coverage has been secured with **a minimum limit of liability of \$1,000,000 each occurrence.**
  - \* The policy **must not exclude** either Personal Injury/Advertising Injury, Damage to Rented Premises, or Products/Completed Operations.
- 4) A "Policy Number" or binder number **must be indicated**. Florida binders are only valid for 30 days.
- 5) The "Effective Date" and "Expiration Date" **must cover** the entire duration of the event including set-up and take-down periods.
- 6) If Auto Liability is required by contract, the preferred coverage should be "Any Auto", however "Scheduled" or "All Owned Autos" will be accepted, If transportation is being provided, they must also include "Hired and Non-Owned" coverages.
- 7) If necessary, the General Liability may be supplemented with Umbrella Liability, (number 7) provided the combined limits satisfy the minimum requirement and the County is listed as "Additional Insured" on the Umbrella Policy or the Umbrella policy is noted as "Follow Form" on the certificate.
- 8) Should the PERMITTEE have employees, Workers Compensation will be required in accordance with Florida Statute 440.
- 9) Special liability coverage such as Watercraft, Aircraft, etc., **may be required**, if staff indicates such coverages are required, place the details where appropriate on the Certificate.
- 10) "**Palm Beach County Board of County Commissioners**" **must be shown** as "Additional Insured" in the Description of Operations section. This section may also be used to indicate other insurance related required information including the Name and date(s) of the event.
- 11) **Organizations (Permittee) must provide participant liability coverage not less than \$25,000.00**
- 12) The "Certificate Holder" must list the following:  
**Palm Beach County Board of County Commissioners  
Jim Brandon Equestrian Center  
7500 Forest Hill Blvd.  
West Palm Beach, FL 33413**
- 13) The Certificate **must be signed** by the insurance agent or an insurance company representative. Electronic signatures are acceptable on computer generated certificates.

**PROVIDE YOUR INSURANCE AGENT AND ALL EVENT PARTICIPANTS WITH A COPY OF THESE INSTRUCTIONS AND THE SAMPLE CERTIFICATE OF INSURANCE TO ENSURE THE SPEEDY PROCESSING OF YOUR PERMIT APPLICATION**