

## **CITY OF STOCKTON SPECIAL EVENT INSURANCE GENERAL GUIDELINE SUMMARY**

The City of Stockton is a self-insured public entity. This means that the City is responsible for paying for losses up to a certain level, called a self-insured retention (SIR), after which excess insurance coverage will reimburse for paid losses. Currently the City's SIR is \$1,000,000, which means incidents that the City may be found to have liability for costs the City \$1,000,000 before insurance is available to cover losses. The premium paid for the excess coverage is affected by claims experience and the frequency with which the excess insurance policy is accessed by the City. Allocating risk for exposures is an important risk management practice.

Special events are important to community health and vibrancy, but when they are held on/in City facilities there is a risk to the City to have to defend against and possibly pay claims. Because of this exposure, the City requires promoters of events and affiliated vendors to provide insurance to cover any exposures to liability that may result from specific events. This is a standard practice in public entities and is intended to not only protect the public entity tax dollars, but also to protect the assets of the parties promoting and participating in events. Some events are specifically excluded from any coverage under the excess policy, which means any loss for those types of events could expose the City to large costs if appropriate coverage is not in place with the parties promoting an event.

According to Stockton Municipal Code Section (the Municipal Code) 12.472.210 the "event organizer of a special event must provide and obtain comprehensive general liability insurance in the amount deemed appropriate by the Risk Manager to protect the City against loss from liability imposed by law for damages on account of bodily injury and/or property damage arising from any aspect of the event." The Municipal Code also requires that any vendors, suppliers, and/or entertainers provide appropriate insurance and proof of insurance. The City will accept a "blanket event" insurance policy acquired by the event's promoter and covering all vendors, suppliers and entertainers, which shall be indicated on the certificate of insurance under the "description of operations." The types and levels of coverage required will be based on criteria that are included in the City Special Event Insurance Matrix ("Matrix"), the coverage inclusions/exclusions in the City's excess general liability policy, the specific nature of the event, local policy and statutes, and any other factor that may impact to exposure to the City of liability. While the Matrix will most often be easily applied, there will be instances where some deviation may occur due to extenuating circumstances. Please refer to the Municipal Code for additional information.

The attached Matrix is provided as a guideline to facilitate the provision of information to the public when City of Stockton facilities are utilized for special events by the public. The list of events and associated coverage requirements is not intended to be all-inclusive, but is a guideline that will be adhered to in evaluating Special Events. The coverage requirements were developed based on a review of our coverage program with the California Joint Powers Risk Management Authority (CJPRMA). Considerations in developing the coverage levels were whether an event was completely excluded from coverage in our excess policy, whether the event had increased exposure in the policy, and special event coverage level recommendations from CJPRMA. However, the City retains the right to make decisions that are appropriate to protecting City assets where warranted while balancing the need to provide access to locations for citizens to gather and enjoy community activities.

When evaluating potential costs for an event it is important to understand that the levels of insurance prescribed in the matrix are the minimum acceptable levels for the event type being contemplated. Once an application for a permit for a special event is completed an insurance exhibit will be provided that sets forth the required insurance coverage levels, to include the need for additional insured endorsements for any general liability policy. This exhibit can be presented to an insurance broker that should be able to assist in providing the appropriate levels of coverage and associated certificates and endorsements. There may be a need for additional coverages for specific types of events above the basic general liability level. Following are some examples:

***Liquor Liability:*** If liquor is being served and/or sold at an event an additional coverage for liquor liability in the amount of \$1,000,000 must be provided in addition to any general liability coverage requirement.

***Participant Legal Liability:*** This coverage must be provided for any sporting event to provide coverage for bodily injury to a participant while practicing for or participating in any contest or exhibition of an athletic or sports nature. The nature of the event will dictate the level required, but coverage requirements would likely run between \$500,000 and \$1,000,000 per occurrence.

***Professional Liability:*** This coverage is intended to insure against breaches of professional standards by licensed individuals providing services. As an example, blood drives or health monitoring events generally require licensed medical professionals to provide services. Professional liability coverage of \$1,000,000 per claim with a \$3,000,000 aggregate and commensurate tail coverage would be a generally acceptable level of coverage. However, the event and services would ultimately dictate the amount required.

These are a few of the more common extra coverages that may be required, but the list is certainly not exhaustive.

**CITY OF STOCKTON SPECIAL EVENT INSURANCE MATRIX**  
**Updated as of June 2013**

<b>General Liability Insurance Requirements \$1,000,000 per occurrence/\$2,000,000 Aggregate*</b>
Aerobics Demonstrations
Animal Acts/Shows (not zoos or circuses) - Please Contact Risk Services as specific conditions may warrant higher limits
Antique Shows
Art Festivals
Art Shows
Auctions
Automobile Shows
Awards Presentations
Ballets
Banquets
Baton Twirling
Bazaars
Beauty Pageants
Bingo/Casino Games
Block Parties - including with street closures
Blood Drives or Basic Medical Screening
Boat Shows
Body Building Contests
Bounce Houses
Business Meetings
Business Shows
Candidate Forums
Carnivals (no mechanical rides)
Casino & Lounge Shows
Charity Benefits, Auctions & Sales
Christmas Tree Lighting
Civic Clubs & Group Meetings
Community Fairs
Concerts - under 1,500 in attendance
Consumer Shows
Conventions in Buildings
Corporate Challenges
Craft Shows
Dance Shows/Recitals
Dances and Parties
Debutante Balls
Debuts
Dinner Theater
Dog Shows
Drill Team Exhibitions
Educational Exhibitions
Electronics Conventions
Ethnic Fairs or Celebrations

<b>General Liability Insurance Requirements \$1,000,000 per occurrence/\$2,000,000 Aggregate*</b>
Evangelistic Meetings
Expositions
Farmers Markets
Fashion Shows
Festivals
Fishing Shows (vendor shows for tackle, poles, etc.)
Flea Markets
Flower Shows
Food Vendors
Garden Shows
Graduations
Harvest Festivals
Holiday Shows
Home Shows
Housing Shows
Instructional Classes
Jazzercise Demonstrations
Job Fairs
Ladies Club Events
Lectures
Live Band with DJ
Livestock Shows
Luncheons/Luncheon Meetings
Meetings
Mobile Home Shows
Musicals
Night Club Shows
Operas
Organized Sight-seeing Tours
Pageants
Petting Zoos
Picnics
Plays
Political Rallies
Proms
Quinceaneras
Receptions
Religious Assemblies
Reunions
Rummage Sales
RV Shows
Scavenger Hunts
Scouting Jamborees
Seminars
Showmobile Rental
Shows

<b>General Liability Insurance Requirements \$1,000,000 per occurrence/\$2,000,000 Aggregate*</b>
Sidewalk March
Sidewalk Sales
Soap Box Derbies
Social Receptions
Speaking Engagements
Sporting Events-Football-Flag & Touch (No contact)
Sporting Events-Limited Contact, Non-professional, Non-League (Baseball, Basketball, Roller Hockey, Soccer, Softball)
Sporting Events-Non Contact, Non-professional, Non-league (10k Races, Bicycle Races/Rallies, Equestrian Events, Fun Runs, Golf, Gymnastics, Handball, Ice Skating, Marathons, Racquetball, Roller Skating, Ski Events, Tennis)
Sporting Events-Non Contact-Juggling, Baton Twirling
Sporting Events-Scripted or Fake Wrestling (Actually just a 'show')
Street Fairs
Swap Meets
Symphony Concerts
Teleconferences
Telethons
Theatrical Stage Performances
Trade Shows
Union Meetings
Vacation Shows
Voter Registration
Wake - related to funerals but including food (see food vendor insurance requirements)
Walk a Thons
Weddings

*\*-All Events subject to additional coverage requirements.*

<b>General Liability Insurance Requirements \$2,000,000 per occurrence/\$4,000,000 Aggregate or higher as deemed appropriate*</b>
Aircraft/aviation action events**
All terrain boarding
Any event with an attendance of 1500 or more
Ballooning or balloon rides
BASE Jumping - B.A.S.E. jumping is an activity that employs an initially packed parachute to jump from fixed objects. **
Bouldering - Bouldering is a style of rock climbing undertaken without a rope and normally limited to very short climbs over a crash pad so that a fall will not result in serious injury.
Bungee Jumping**
Canoeing (in greater than Class 3 rapids)
Carnivals with mechanical rides
Circuses
Concert-Heavy Metal
Concert-Over Six Hours
Concert-Rap
Diving**
Explosives
Fishing Contests
Football (except passing camps with no contact drills)
Hang gliding**
Heads of State Events
Jousting
Kayaking (in greater than Class 3 rapids)
Lacrosse
Mechanical amusement rides
Mosh Pits - Moshpitting or slamming refers to the activity in which audience members at live music performances aggressively push and / or slam into each other. Moshing is frequently accompanied by stage diving, crowd surfing, mic swinging, instrument smashing, and headbanging.
Motorized Sporting - including speed or demolition events*
Mountain Biking
Parachuting**
Parades
Paragliding**
Parasailing**
Power Boat Racing**
Pyrotechnics
Rafting (in greater than Class 3 rapids)
Raves
Rock Climbing
Rodeo or Roping Events
Rugby
Scuba Diving
Sporting Activities-Professional-Games, Racing or Contests of a Professional Nature
Sporting Events-Full Contact (i.e., Boxing, Martial Arts, Ice Hockey, Wrestling)
Sporting Events-If part of a league
Sporting Events-Swimming

<b>General Liability Insurance Requirements \$2,000,000 per occurrence/\$4,000,000 Aggregate or higher as deemed appropriate*</b>
Tractor or Truck pulls**
Trampolines**
Zoos

*\*-All Events subject to additional coverage requirements.*

*\*\*Events specifically excluded from the general liability excess policy*