

Insurance Requirements

You are required to procure and maintain commercial general liability insurance with a minimum of \$1,000,000 per occurrence. Proof of insurance must be submitted on the Acord 25 Certificate of Insurance Form a minimum of 60 days prior to the event. This insurance must name "Highlands County, a Political Subdivision of the State of Florida and its Elected Officials, its Agents, Employees, and Volunteers" as an additional insured in any and all policies.

Due to the nature of your event, additional insurance may be required. The below listing is some of the types of additional insurance that may be required due to the nature of your proposed event, but is not intended to be an all-inclusive list; additional coverage may be requested by Highlands County.

- *Automobile Liability Insurance*
Any event involving the use of automobiles must maintain automobile liability insurance for the duration of the event with a combined bodily injury and property damage with a minimum of \$500,000 for each occurrence.
- *Liquor Liability Endorsement*
All special events that involve the sale and consumption of alcoholic beverage must provide a coverage with a minimum of \$1,000,000 for each occurrence.
- *Fireworks Endorsement*
Any event utilizing fireworks or any other pyrotechnic displays shall provide a coverage with a minimum of \$1,000,000 for each occurrence, and shall specifically state on the Certificate of Insurance Form that the liability insurance does not exclude any incidents or damages related to the fireworks or pyrotechnic display.
- *Hazardous Materials Endorsement*
Any activities involving the use of hazardous materials should provide a coverage limit with a minimum of \$2,000,000 combined single limit per occurrence and annual aggregate with no deductible.
- *Worker's Compensation Insurance and Employer's Liability Insurance*
Any event involving the hiring of employees by the applicants must maintain workers' compensation insurance or employer's liability insurance for the duration of the event with a combined bodily injury and property damage with a minimum of \$1,000,000 for each occurrence.
- *Boats and Planes Endorsement*
Any special events involving the use of motorcycles, powered model cars, boats, planes, nonstandard personal cars and jet or inducted fan propulsion watercraft should provide a coverage with a minimum of \$2,000,000 for each occurrence and annual aggregate with no deductible.
- *Participant Liability Insurance*
Any walks, runs, parades, amateur sports, boxing matches and tournaments require participant liability insurance with a \$1,000,000 limit per occurrence.

All Certificates of Insurance must name "Highlands County, a Political Subdivision of the State of Florida and its Elected Officials, its Agents, Employees, and Volunteers" as "Additional Insured".

Additional Insured: "Highlands County, a Political Subdivision of the State of Florida and its Elected Officials, its Agents, Employees, and Volunteers", 600 South Commerce Avenue, Sebring, Florida 33870

These insurance requirements shall in no way limit the liability of the Other Party (Event Planner). The County does not represent these minimum insurance requirements to be sufficient or adequate to protect the Other Party's interests or liabilities, but are merely minimums. Except for Worker's Compensation, the Other Party's insurance policies shall be endorsed to name "Highlands County, a Political Subdivision of the State of Florida and its Elected Officials, its Agents, Employees, and Volunteers" as an additional insured. If exempt from Worker's Compensation coverage, as defined in Florida Statute 440, the Other Party will provide a copy of State Worker's Compensation Exemption.