



City of Concord, New Hampshire

ADMINISTRATION
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Thomas J. Aspell, Jr.
City Manager

INSURANCE REQUIREMENTS FOR EVENTS

Any party requesting an event permit from the City of Concord will be required to provide insurance to the levels and in the format as described in Appendix A of this policy if the event meets one or more of the following criteria:

1. Event that is primarily a commercial activity (including, but not limited to, events that have booths or vendors selling products, food, memorabilia, etc.);
2. Event that includes the use of equipment that poses risk of property damage or physical injury including, but not limited to, portable or assembled stages, stage lighting, tents, boom trucks, commercial cooking equipment, livestock and exotic animal carriers/enclosures/displays, tractor trailer demonstrations, heavy machinery, aircraft, rock walls, bounce houses, trampolines, carnival or amusement rides, discharging of weapons/ordnance, and archery or swordplay exhibitions;
3. Parades, road races and walk-a-thons that require closures of city streets;
4. Recreational/sports activities;
5. Events using City buildings, including but not limited to, the Everett Arena, City Auditorium, and Community Centers;
6. Events using the Concord Municipal Airport;
7. Events or activities that are determined to require insurance due to their unique nature or risk.

Effective upon signature:

Thomas J. Aspell, Jr.
City Manager

5.03.2016

Date

APPENDIX A
City of Concord, New Hampshire
Insurance Requirements for Events (eff. 5/23/2016)

Additional Coverage is Required if Checked **Minimum Limits Required**

Commercial General Liability

| | |
|------------------------------------|-------------|
| General Aggregate | \$1,000,000 |
| Products-Completed Operations Agg. | \$1,000,000 |
| Personal and Advertising | \$1,000,000 |
| Each Occurrence Injury | \$1,000,000 |
| Fire Damage (Any One Fire) | \$ 50,000 |
| Medical Expense (Any One Person) | \$ 5,000 |

- Occurrence
- Claims Made

Additional Coverage to Include

- | | |
|---|----|
| <input type="checkbox"/> Owners & Contractors' Protective – Limit | NA |
| <input type="checkbox"/> Underground/Explosion and Collapse | |

Commercial Automobile Liability

| | |
|-----------------------|-------------|
| Combined Single Limit | \$1,000,000 |
|-----------------------|-------------|

- Any Auto, Symbol 1
- Include Employees as Insured

Additional Coverage to include:

- | | |
|---|----|
| <input type="checkbox"/> Garage Liability | NA |
| <input type="checkbox"/> Garage Keepers Legal Liability | NA |

Workers Compensation

| | |
|--|-------------------------------|
| NH Statutory including Employers Liability - Each Accident/Disease-Policy Limit/Disease-Each Employee | \$100,000/\$500,000/\$100,000 |
|--|-------------------------------|

Commercial Umbrella

- | | |
|---|----|
| May be substituted for higher limits required above | NA |
| <input type="checkbox"/> Follow Form Umbrella on ALL requested Coverage | |

Other

- | | |
|---|----|
| <input type="checkbox"/> 1. Professional/Errors & Omissions | NA |
| <input type="checkbox"/> 2. Builders Risk – Renovation Form | |
| All Risk completed value form including Collapse | NA |
| Sublimit for Soft Cost Coverage | NA |
| <input type="checkbox"/> 3. Installation Floater (Equipment) | NA |
| <input type="checkbox"/> 4. Riggers Liability | NA |
| <input type="checkbox"/> 5. Environmental – Pollution Liability | NA |
| <input type="checkbox"/> 6. Aviation & Passenger Liability-CSL | NA |
| <input type="checkbox"/> 7. Watercraft – Protection & Indemnity | NA |

(X) **The City of Concord must be named as Additional Insured on a primary and non-contributory basis with respect to general liability.**