



## **CITY OF MANHANTTAN, KS INSURANCE REQUIREMENTS**

The City of Manhattan requires that certain activities be supported by evidence of insurance coverage for the term of the permit. These provisions apply to all of the following: Special Event Permit, Special Event with Alcohol Permit, and Fireworks Display Permit. Once all other application requirements have been met, the City will require the applicant, at no expense to the City, to obtain and file with the City's Human Resources Department (Risk Management Division) evidence of compliance with the insurance requirements that meet the minimum requirements stated below.

A permit will not be issued until the evidence of insurance in the form of a certificate of insurance has been received and approved by the City's Human Resources Department. Evidence of insurance must be provided no later than two business days in advance of the start of the special event or three business days in advance of the fireworks display.

The permit holder shall assume all risk of damage to the activity site and its property, injury to its officers, directors, agents, contractors, or invitees, in or about the activity premises from any cause, and waives all claims against the City.

All insurance policies (1) shall be subject to approval by the City's Human Resources Department as to company, form and coverage (Non-Admitted Insurers must be approved to conduct business in the State by the Kansas Insurance Department are subject to approval by the City's Human Resources Department); (2) Must protect the City from any and all claims and risks in connection with any activity performed by the applicant by virtue of the permit, or any use and occupancy of the Premises authorized by the permit; (3) Shall include the City of Manhattan as additional insured on a primary to and non-contributory basis and include defense expense on behalf of the City; and (4) Must be issued in the name of the permit holder/applicant.

**Please Note: In the event your special event permit request is for a Kansas State University sponsored and approved activity, the approving University official must sign the request and must obtain and provide the appropriate liability coverage letter from the Office of General Counsel.**

**1. Commercial General Liability.** Written on an insurance industry standard occurrence form (CG 00 01 10 01) or equivalent with:

- Premises/Operations Liability
- Products/Completed Operations
- Personal/Advertising Injury
- Contractual Liability

- Independent Contractors Liability (if applicable)
- Stop Gap or Employers Contingent Liability (if applicable)
- Liquor Liability/Host Liquor Liability (if applicable)
- Owned and Non-Owned Watercraft (if applicable)

**Minimum limit of liability** shall be **\$1,000,000** Combined Single Limit Bodily and Property Damage (CSL) each occurrence, \$1,000,000 General Aggregate; **except where higher limits are specifically noted in “Other Permit Requirements” section.** Commercial insurance must extend to include the activities of all volunteers and volunteer activities.

**2. Auto Liability.** If vehicles are used or involved in the special event for other than nominal and standard commute purposes, a policy of Business Automobile Liability, on an insurance industry standard form (CA 00 01) or equivalent including coverage for owned, non-owned, leased or hired vehicles, or equivalent coverage. Minimum limit of insurance shall be **\$500,000** Combined Single Limit per occurrence.

Applicants are reminded that volunteers driving in the course of their activity must have current liability insurance that meets the State of Kansas statutes. The City of Manhattan does not require evidence of liability insurance for individual volunteers or participants driving personal vehicles (such as in parades) as a condition to issue the permit. However, permit holders are encouraged to require, or provide, excess liability insurance for their volunteer drivers.

**3. Workers’ Compensation.** If statutorily required, the permit holder shall secure its liability for industrial/workplace injury to its employees in accordance with Kansas statutes. The permit holder shall be responsible for Workers’ Compensation Insurance for any subcontractor it may use or hire for purposes of this permit activity. If the permit holder’s activities require working on or around a navigable waterway the permit holder shall provide evidence of the United States Longshore and Harbor Workers (USL&H) if necessary to be in compliance with Federal Statutes.

**4. Other Permit Requirements\***

Inflatables or Pony Rides, Petting Zoos, and other animal related activities with non-standard household pets:

**Changes to standard permit insurance requirements – Increased Commercial General Liability minimum limits to \$2,000,000 Combined Single Limit (per occurrence) \$2,000,000 General Aggregate.**

Motorized and motor assisted carnival type rides, bungee jumps, trampolines, orbital rides, and related rides and attractions commonly associated with a fair or carnival:

**Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$5,000,000 Combined Single Limit (per occurrence) \$5,000,000 General Aggregate.**

Special Event with Alcohol Permit: In addition to the Commercial General Liability insurance above: **Minimum Liquor Liability limits of \$1,000,000 Combined Single Limit per occurrence.**

Pyrotechnics – Fireworks Display Permit

**Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$1,000,000 Combined Single Limit (per occurrence) \$2,000,000 General Aggregate.**

Motorized and/or power supported tool and equipment activities, including chainsaws, hydraulic lifts, Drilling augers, bucket lifts, and other similar items:

**Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$5,000,000 CSL (per occurrence).**

Motorized individual participant activities, including motorcycles, jet skis, powered model cars, boats and planes and non-standard personal car activities:

**Changes to standard permit insurance requirements - Increase Commercial General Liability minimum limits to \$2,000,000 Combined Single Limit (per occurrence) \$2,000,000 General Aggregate.**

**Add - Auto Liability Insurance with minimum combined single limit of \$1,000,000 coverage to apply to all owned, non-owned and hired autos used in connection with permitted event.**

**\*Evidence of coverage may be submitted by an event vendor.**

**7. Other Provisions.** All insurance coverage provisions, and limits, may be revised or increased by the City's Risk Manager to reflect risk exposure. All insurance policies and subsequent renewals must be maintained in full force and effect, at no expense to the City, throughout the entire period of the permit. All deductibles or self-insured retentions are the responsibility of the permit holder but must be disclosed and are subject to approval by the City's Risk Manager.

**8. The following documents must be provided as evidence of insurance coverage:**

A signed Certificate of Insurance, showing the policy numbers, ISO form numbers, any deductible or self-insured retention, effective dates, limits of liability sorted by required coverage type, name and dates of events.

**Important – All Certificates of Insurance must include a description of the permitted special event in the “Description/Comments” section of the certificate.**