

SPECIAL EVENTS *SPECTATORS LIABILITY* INSURANCE REQUIREMENTS

(City Council authorized 7.28.22)

Certificate of Insurance is required from vendor, naming the City of St. George as an Additional Insured.

The COI should state coverage, except for those events listed below, as:

\$1M per Occurrence/\$3M Aggregate Liability

For Alcohol at events (make sure that alcohol can be allowed at that City venue first)

\$1M per Occurrence in Host Liquor Liability (Separate Policy)

i.e. 5 day event \$1M Occurrence/\$5M Aggregate Host Liquor liability

Any requests for exceptions go to City Council

CLASS I EVENTS – General Liability: \$1M per Occurrence, \$2M General Aggregate

- Ceremonies – Graduation, Funeral, Wedding (no alcohol)
- Dance – Ballets, Classic Dance Shows, Dance Recitals and Competitions, Modern Dance, Hula (without Fire)
- Exhibitions – Drill Team, Educational, Job Fairs
- Festivals/Cultural/Amusement – Art Festival, Bazaar, Harvest Festival (no farm implements or equipment)
- Fundraisers – Carwash, Charity Benefits Fundraiser, Fundraising Dinner, Telethons
- Lectures – Lectures, Seminars, Speaking engagements
- Meetings – Amateur Association, Book or Record Signings, Business, Church, Civic, Conferences, Non-profit gathering (under 150 people, without food/activities)
- Parties – Anniversary, Baby or Bridal Shower, Banquets, Baptism, Bar/Bat Mitzvah, Birthday, Business, Debutante Balls, Holiday Events & Parties/Gift Exchanges, Karaoke, Movie Release, Neighborhood, Old Timer Events, Reunions, Seances, Socials, Wedding Receptions
- Political – Chamber of Commerce Events, Voter Registration
- Sales – Auctions, Individual booths or sellers of small items at Rummage, Sidewalk, Swap Meets, Trunk Shows/Trunk Sales, Farmers Market, Miscellaneous Markets
- Shows – Antique, Art, Auto, Award Presentations, Beauty Pageants, Business, Camera, Card, Casino, Comedy, Computer, Consumer, Debuts, Fashion, Flower, Garden, Home, Hypnotist, Magic, Mobile Home Show, Motorcycle, Pageants, RV Shows, Store Openings, Vacation
- Sporting Events – Body Building, Fishing, Scouting Jamborees (no overnight camping)
- Theatre – Film Screenings, Play Readings, Poetry Readings, Plays, Theatrical Stage Performances

Class II Events that may require General Liability: \$1M per Occurrence, \$4M or \$5M General Aggregate depending upon risk factors

- Festivals/Cultural/Amusement – Bike Rallies (outdoor only), Carnivals (with/without mechanical amusement devices), Circus, Haunted Houses, Hayrides, Parades, Poker Runs (outdoor only), Street Fairs, Mechanical Bull, Other Mechanical Amusement Devices, Bounce Houses, Ax Throwing, Roller Derby, Hula (with Fire), Climbing Wall
- Film Production
- Fireworks, Pyrotechnics
- Shows – Dog Shows, Ice Skating Shows, Livestock Shows, Lounge or Night Club-type Shows, Gun or Knife Shows
- Sporting Events (Contact) – Adult Martial Arts, Boxing, Flag Football, Football, Hockey, In-Line Hockey, Soccer Tournaments, Wrestling (professional or amateur), Paint Ball
- Sporting Events (Non-Contact) – Aircraft Events, Archery, Hot Air Balloon Events, Helicopter Landing/Ride, Bicycling Events with Racing, Cross Country Skiing, Golf Events (professional), Motorized Sporting Events, Professional Sporting Activities, Racquetball, Rodeos and Roping Events, Skateboard, Tractor Pulls
- Theatre Events – Acrobatic Theatre