



## Special Event Guidelines Insurance

**B**efore final approval of your Special Event Permit Application is granted, an ACORD Certificate of Insurance reflecting Commercial General Liability insurance, Workers' Compensation insurance and Liquor Liability insurance (if applicable) shall be provided, for the Host Organization and, as applicable, the Primary Contact, Private Security Service Provider, Medical Service Provider, and other service providers if required by the Risk Management Department.

All certificates of insurance must provide coverage for the duration of the event, including set up and tear down dates. The City's Risk Management Department has final authority regarding the insurance coverage and limits for the Special Event and can require insurance coverage from other service providers; place requirements on Event Components and/or modify Event Components in a Special Event due to the unique nature or risk of a particular Event or Event Component; and require participant waivers.

### Certificates of Insurance Must Reflect:

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*Commercial General Liability with limits of:*

- \$2 million per occurrence
- \$4 million general aggregate

*Workers' Compensation with limits of:*

- \$1 million (Required if the insured has paid employees)

*Liquor Liability*

- Required if alcohol will be consumed at the event

### Certificate Holder Must Reflect:

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City of San Diego  
Risk Management Department  
1200 Third Ave. Suite 1000  
San Diego, CA 92101



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### Endorsements:

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In addition to the certificates of insurance, the City of San Diego requires proof of the following policy endorsements:

#### *Commercial General Liability*

- The policy must be endorsed to name “The City of San Diego, its elected officials, representatives, employees and agents” as additionally insured. You must provide a copy of the actual endorsement. Listing the City as an additional insured on the certificate of insurance is not sufficient.

### Workers’ Compensation

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- The policy must be endorsed to provide the City of San Diego a Waiver of Subrogation. A copy of the actual endorsement must be provided. Referencing the Waiver of Subrogation on the certificate of insurance is not sufficient.

### Required Insured Entities

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All of the above listed insurance requirements apply to each of the following entities:

- Host Organization
- Primary Contact (if not a employee or volunteer of the Host Organization)
- Private Security Service Provider
- Medical Service Provider
- Other, if required by the City’s Risk Management Department

### Waiver Forms

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Any and all waiver forms the Host Organization or City requires its Event participants to execute shall specifically include:

- The City of San Diego, its elected officials, representatives, employees, and agents



## Special Event Guidelines Insurance

### Submittal Information

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If you have not included all of your insurance documents with your Special Event Permit Application at the time of submission, send copies of the remaining documents to the city's Risk Management Department at:

City of San Diego  
Risk Management Liability Section  
Attn: Special Event Liaison  
1200 Third Avenue, Suite 1000  
San Diego, CA 92101  
Email: [RMSpecialEvents@sanidiego.gov](mailto:RMSpecialEvents@sanidiego.gov)  
Fax: 619.236-6106

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