



INSURANCE REQUIREMENTS

Before 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.

Required Insured Entities:

THE BELOW LISTED INSURANCE REQUIREMENTS APPLY TO EACH OF THE FOLLOWING ENTITIES:

- Host Organization
- Primary Contact (Applies only to Professional Service Provider/Event Organizer)
- Private Security Service Provider
- Medical Service Provider
- Other, if required by the City's Risk Management Department

Required Certificates:

COMMERCIAL GENERAL LIABILITY:

- \$1 million per occurrence/\$2 million general aggregate for events under 9,999 attendees
- \$2 million per occurrence/\$4 million general aggregate for events over 10,000 attendees
- ***In addition to the certificates of insurance, the City of San Diego requires proof of the following policy endorsements:*** 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:

- \$1 million - REQUIRED FROM EACH INSURED ENTITY, IF ENTITY HAS PAID EMPLOYEES



- ***In addition to the certificates of insurance, the City of San Diego requires proof of the following policy endorsements:*** The policy must be endorsed with a waiver of subrogation in favor of the City of San Diego. Evidencing the Waiver of Subrogation coverage on the certificate of insurance is sufficient, and a copy of the actual endorsement is not necessary.

LIQUOR LIABILITY

- \$1 million - Required if alcohol will be served at the event

ALL CERTIFICATES MUST LIST THE FOLLOWING AS THE CERTIFICATE HOLDER:

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

Waiver Forms:

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.**

Submittal Information:

If you have not included all of your insurance documents with your Special Event Permit Application at the time of submission, please upload to the Eproval online application system during the review process.

Effective January 5, 2026, insurance approval will now be required a minimum of 21 business days before the event date. In cases where the insurance section is not approved within 21 business days of the event date, applications will be moved to a new "Suspended" status and permit review process will be paused. Once required documentation has been received and approved by the City's Risk Management Department, the permit review process will proceed; however, this suspension may impact overall permit issuance and may cause delays to event load-in, among other consequences. Conditional approvals will not be issued to accommodate event load-in.