



Invest In Neighborhoods

Special Events Insurance Class

7/9/2019



If our current insurance does not cover special events,
what do we need to do to arrange for that insurance,
can we just add it to our existing policy and,
at what cost?

What kind of Special Events are/are not covered by your existing General Liability Policy?

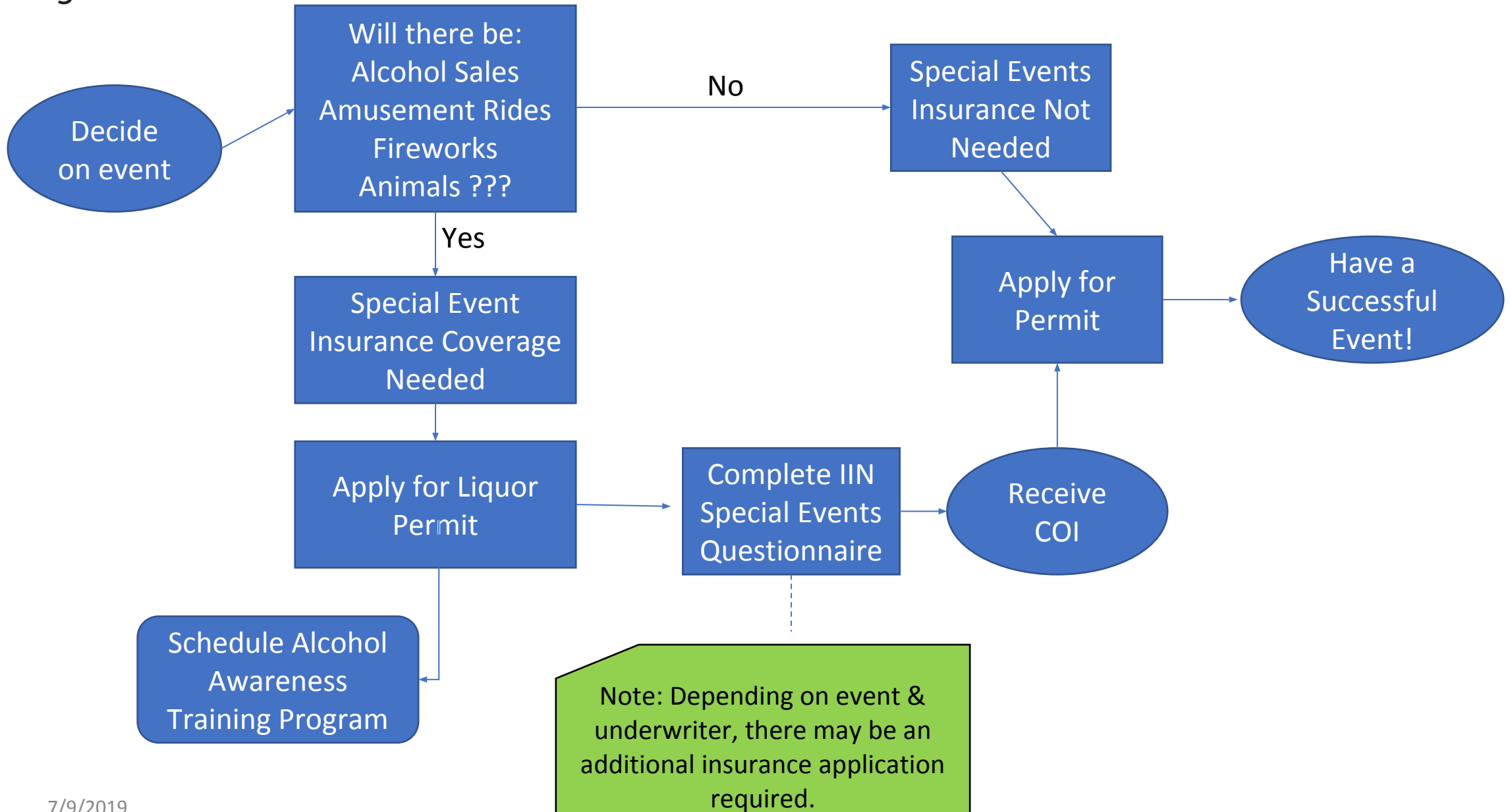
Special Events automatically included:

- Class I Events (Low activity): examples include cleanups, volunteer activities, and monthly meetings.
- Class II Events (Medium activity): examples include movie nights, picnics, and small music events.

Special Events requiring an application and prior approval – subject to additional premium charge:

- Class III Events (Large): examples include festivals, concerts, art shows, and big annual event.
- Any of the following three characteristics automatically requires a **Special Event Questionnaire** sent to Invest to determine insurance needs.
 - Requires a permit from the City.
 - Alcohol will be sold.
 - Expected to have over 200 in attendance.

Decision flow



Special Events Questionnaire

(p1)

- THE CINCINNATI INSURANCE COMPANY
- THE CINCINNATI CASUALTY COMPANY
- THE CINCINNATI INDEMNITY COMPANY

SPECIAL EVENTS QUESTIONNAIRE

Agency: _____

Named Insured: _____

Limit of Liability: _____

Address: _____

Medical Payments: _____

Dates(s) of Event (Begin / End): _____ Participants: Included Excluded

Type of Event: _____ Coverage: CGL Liquor Liab. _____

Location(s) of Event: _____

Total Expected Attendance: _____ Total Expected Receipts: _____

Facilities to be Used: _____ Owned Rented

Building(s): _____

Construction: _____ Portion Occupied: _____ Number of Exits: _____

Bleachers: _____

Permanent or Portable? _____ Construction: _____

Capacity: _____ Height: _____

Railings: Top Side

Premises / Operations Hazards (Indicate "no," or explain): _____

Amusement Rides / Games: _____ Beer / Alcohol: _____

Cooking Facilities: _____ Other: _____

Special Events Questionnaire

(p1)

Parking:
On or Off Premises? _____ Amount of Parking Receipts: _____
Attended or Unattended? _____

Products Concessions:
List Insured's Products: _____ List Products of Others: _____
Receipts: _____ Receipts: _____
Where Prepared? _____

Other Exposures Not Listed Above: _____

Prior Coverage for Event:
When Held: _____ Who Insured: _____
Prior Losses: _____
Interest of Applicant: _____

Do any parties other than the insured participate? Yes No
What do they do? _____

If the Named Insured is sponsor of the event, are certificates obtained? Yes No
For What Exposures: _____
For What Limits: _____

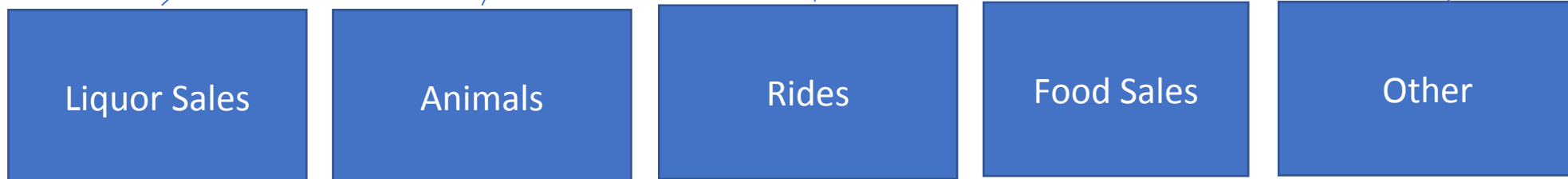
MI-1312 (7/99)

(p2)

If the Named Insured is not the sole sponsor, must they provide certificates? Yes No
For What Exposures: _____
To Whom: _____
Unusual Exposures? _____

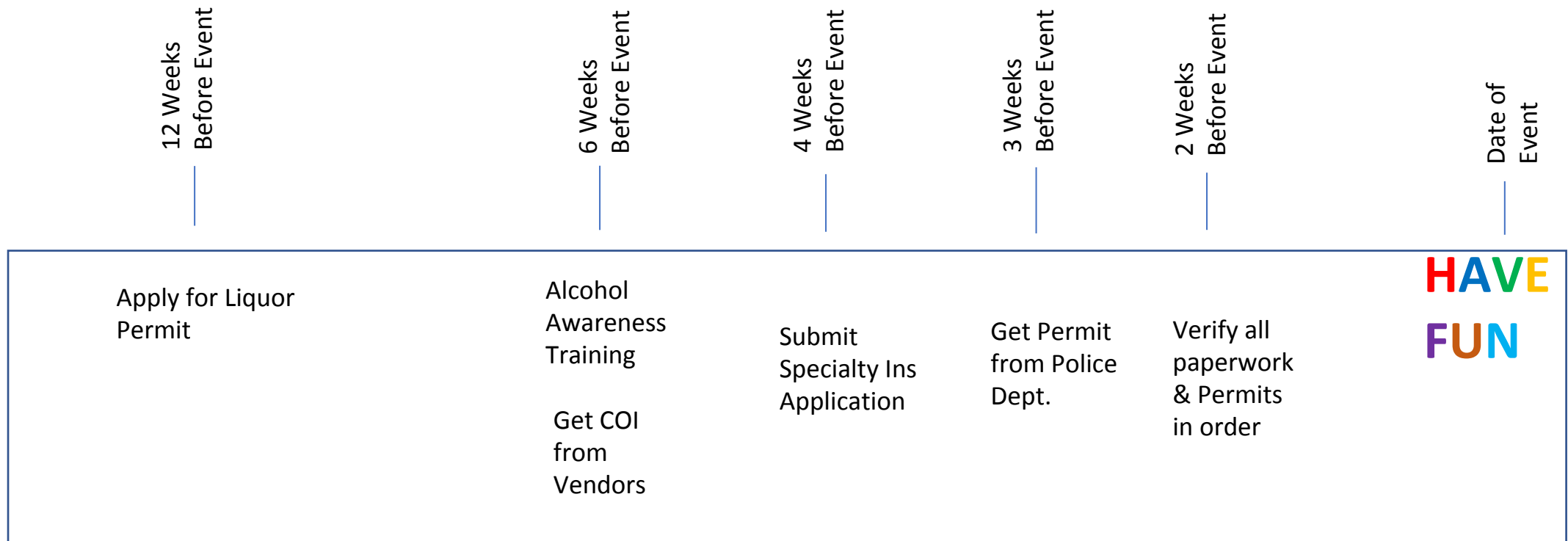
City of Cincinnati

General Liability Policy in place



- Special Event rider must coordinate with liability policy
- If selling beer you must also sell non-alcoholic beer

Timeline of Activities



Other Considerations

- Terrorism Coverage
- Cyber Attack Coverage

Coverage must include:

- City of Cincinnati
- Board of Park Commissioner
- Waiver of Subrogation

*The City requires insurance certificate **PRIOR** to permitting. Check with us **AS EARLY AS POSSIBLE** if you aren't sure you need it or not.*


Medical Payments

\$1,000 Deductible

7/9/2019

Specific dates
AND location

City of Cincinnati,
and If Parks,
they need to
be listed here as
well


A

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/28/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AWARD, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Your Insurance Broker Here B	CONTACT NAME: _____ PHONE: 263.960.6203 FAX: 260.960.4729 E-MAIL: _____ ADDRESS: _____
CITY/STATE/ZIP: Cincinnati, OH 45204	INSURER(S) AFFORDING COVERAGE INSURER: Greenwich Insurance Company NAIC # 22322 INSURER: _____ INSURER: _____ D INSURER: _____


PERMIT HOLDER NAME AND ADDRESS C
 100 Main Street, Cincinnati, Ohio

INSURANCE POLICY INFORMATION

COVERAGE	CERTIFICATE NUMBER: 1001370647	REVISION NUMBER:																																																																																			
<small>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</small>																																																																																					
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RESOLUTION OF OPERATIONS / COLLECTIONS / VEHICLES (ACORD 191 Additional Remarks Schedule, may be attached from same is needed)
 New Certificate-Holder shall be an Additional Insured, but only with respect to the operations of the Named Insured, and subject to the provisions and limitations of Form OXAL 431 Additional Insured - Designated Person or Organization Written Contract or Written Agreement, but only with respect to

Event Name and Date(s) O

CERTIFICATE HOLDER CITY OF CINCINNATI	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
801 PLUM STREET CINCINNATI, OH 45202	AUTHORIZED REPRESENTATIVE  Q

ACORD 25 (2/16/03) The ACORD name and logo are registered marks of ACORD

Questions?

Check out more information at

<http://www.investinneighborhoods.org/insurance/>

Or www.InvestInNeighborhoods.org

Look under the Resources tab.

Then in the Insurance section.