

Insurance Requirement

4-7-12 A. Insurance Required: Prior to the issuance of the permit required by this chapter, the event sponsor shall provide the special event administrator with a certificate of general liability insurance naming the village as a primary, noncontributory coinsured with limits of not less than the following:

1. Low impact event: Specific coverage for most events in this category can be waived based upon review by the special events committee and approval of the village administrator. If a private, and/or nonprofit group is sponsoring this event, a minimum of three hundred thousand dollars (\$300,000.00) per occurrence and/or aggregate limit of liability for personal injury, bodily injury and property damage.
2. Medium impact event: General liability with broad form general liability endorsement or equivalent. Limits of liability shall not be less than five hundred thousand dollars (\$500,000.00) per occurrence and/or aggregate combined single limit for personal injury, bodily injury and property damage.
3. High impact event: General liability with broad form general liability endorsement or equivalent. Limits of liability shall not be less than one million dollars (\$1,000,000.00) per occurrence and/or aggregate combined single limit for personal injury, bodily injury and property damage.

Such certificate shall provide that the insurance shall not be terminated or renewed for any reason without thirty (30) days' advance written notice to the village. Such insurance shall not be required for residential block events and noncommercial expressive activities protected under the first amendment of the constitution of the United States.