

# Certificate of Insurance Requirements

## City of St. Cloud



### Requirements:

- General liability coverage (required for all vendors): \$1,000,000 (\$1M occurrence and \$1M aggregate)
  - Each Occurrence: \$1,000,000
  - Damage to Rented Premises: \$50,000
  - Med Exp: \$0
  - Personal & ADV Injury: \$1,000,000
  - General Aggregate: \$2,000,000
  - Products – Comp/OP Agg: \$1,000,000
- Auto Liability (required if vendor/event vehicle will be on City property):
  - Bodily Injury (per person): \$1,000,000 required where vehicle is used in the event / \$500,000 required for all other vendors (vehicle driven to/from event)  
  
\*\*Need evidence of auto insurance but they don't have to be additionally insured.
- Proof of workers compensation:
  - Worker's Compensation – required when two or more employees working on City property.
  - WC Statutory Limits must be marked. If the organization is not required to carry Florida Worker's Compensation insurance, an exemption certificate must be attached to the submitted insurance certificate.

- Insurance carrier providing coverage must have an A.M. Best rating of A- or better.
- Other - required if alcohol will be served or consumed:
  - Liquor Liability: \$1,000,000
- Description of Operations - must list event name and event date(s).

Additional Information:

- The City of St. Cloud must be listed as a Named Additional Insured on the Certificate of Liability Insurance.
- The Sponsoring Organization is required to ensure that all event participants/vendors have appropriate insurance coverage and licenses/permits.
- Approval from City Council and Hold Harmless Agreement are required to serve or consume alcohol.

Certificate Holder:

City of St. Cloud

1300 Ninth St.

St. Cloud, FL 34769