

INSURANCE REQUIREMENTS POLICY
Effective 2002

The purpose of this policy statement is to establish guidelines requiring insurance for contractors, organizations, groups or individuals that carry on activities or do work on City properties. All Certificates of Insurance shall be maintained by the City Clerks Department and updated as necessary.

I. Doing work on City Property.

Certificates indicating insurance coverage shall be required by all contractors or individuals that do work on City-owned property including land, parks, roads, sidewalks, easements, right-of-ways and buildings.

The following coverage is required:

| <u>Type of Coverage</u> | <u>Minimum Limit of Liability</u> |
|---|---|
| 1. Worker's Compensation Statutory Coverage and Employers Liability | \$500,000 |
| 2. Public Liability (including products and completed operations liability) | |
| Bodily Injury | \$500,000 each person \$1,000,000 each accident |
| Property Damage | \$500,000 each accident \$1,000,000 each aggregate |
| 3. Automobile Liability (including hired cars and automobile non-ownership) | |
| Bodily Injury | \$250,000 each person \$500,000 each occurrence |
| Property Damage | \$250,000 each accident \$500,000 each aggregate |

4. Additional Insured

The City of Hastings is to be specifically named in clause on policy and certificate as an "additional insured".

II. Holding Money Making Events on City Property.

Certificates indicating insurance coverage shall be required by all groups, organizations and individuals that hold events to make money or charge any fees whatsoever when using City-owned property including land, parks, roads, sidewalks, easements, right-of-ways and buildings. This would include all shows, festivals,

celebrations, sporting events competitions and other like activities.
 The following coverage is required:

| <u>Type of Coverage</u> | <u>Minimum Limit of Liability</u> |
|--|---|
| 1. Public Liability (including products and completed operations liability) | |
| Bodily Injury | \$100,000 each person \$250,000 each accident |
| Property Damage | \$100,000 each accident \$250,000 each aggregate |
| 2. Additional Insured | |
| The City of Hastings is to be specifically named in clause on policy and certificate as an "additional insured". | |
| 3. Excess Liability | \$5,000,000 |

III. Holding any sporting or athletic event on City property.

Certificates indicating insurance coverage shall be required for all groups, organizations and individuals that hold sporting or athletic events on City-owned property including land, parks, roads, sidewalks, easements, right-of-ways and buildings. This would include baseball, basketball, football, soccer, tennis, and other like activities.

The following coverage is required:

| <u>Type of Coverage</u> | <u>Minimum Limit of Liability</u> |
|--|---|
| 2. Public Liability (including products and completed operations liability) | |
| Bodily Injury | \$500,000 each person \$1,000,000 each accident |
| Property Damage | \$100,000 each accident \$250,000 each aggregate |
| 2. Additional Insured | |
| The City of Hastings is to be specifically named in clause on policy and certificate as an "additional insured". | |
| 3. Excess Liability | Optional |

IV. Holding events in which no money is exchanged or charged related to the event (does not include sporting events).

If it is not a sporting event and there is no sale of goods, or charges, fees, or exchange of money or other means of profit, the City Council at their discretion may require or waive, certificates indicating insurance coverage for all groups, organizations and individuals that hold events on City-owned property including land, parks, roads, sidewalks, easements, right-of-ways and buildings. This would include picnics, social events, scouting and youth group activities, Easter Egg hunts, and other like activities.

The following coverage may be required or waived:

| <u>Type of Coverage</u> | <u>Minimum Limit of Liability</u> |
|--|---|
| 3. Public Liability (including products and completed operations liability) | |
| Bodily Injury | \$100,000 each person \$250,000 each accident |
| Property Damage | \$100,000 each accident \$250,000 each aggregate |
| 2. Additional Insured | |
| The City of Hastings is to be specifically named in clause on policy and certificate as an "additional insured". | |
| 3. Excess Liability | Optional |

V. Holding any other activity using City property not covered herein:

The need for insurance coverage will be determined by the City Council on an individual basis.