

CITY OF CARLSBAD

COUNCIL POLICY STATEMENT

General Subject: SPECIAL EVENTS
Specific Subject: LIABILITY INSURANCE AND RISK
MANAGEMENT REQUIREMENTS

Policy No.	37
Date Issued	8-26-86
Effective Date	8-27-86
Cancellation Date	n/a
Supersedes No.	n/a

Copies to: City Council, City Manager, City Attorney, Department and Division Heads, Employee Bulletin Boards, Press, File

PURPOSE

To establish liability insurance and risk management requirements for the use of City streets and facilities for special events and for the holding of special events authorized under Title 21, Section 21.42.010 (2)(D) of the Carlsbad Municipal Code.

STATEMENT OF POLICY

Risk Management Review

All proposed special events to be held in the City, whether sponsored, or co-sponsored by the City or sponsored by outside organizations, shall be reviewed in advance by the City Risk Manager. It shall be the responsibility of the City Risk Manager to identify and advise the City Manager of any special hazards involved in the event or any special safety measures which may be required. Where appropriate, the City Risk Manager may recommend that the Event be disallowed based on liability exposures inherent in the event.

Liability Insurance

Except for "Low Hazard" non-profit events as defined below, or where a special waiver has been granted by City Council, no special events shall be authorized involving the use of City owned facilities or permits issued under the Municipal Code without submission, ten (10) days before the event, of evidence of public liability insurance in a form acceptable to the City Manager.

Said liability insurance shall name the City of Carlsbad, its officers and employees as additional insureds, and be provided by an insurance company rated not less than A:XI by Best's rating guide. The highest rating available is A+:XV.

Evidence of said insurance may be in the form of a certified copy of the policy or by delivery to the City of a Certificate of Insurance signed by an authorized agent of the insurance company. The certificate must indicate that the City is an additional insured and state, without modification, that the City shall receive ten (10) days written notice of cancellation.

Self-Insurance

In lieu of liability insurance, the City Manager shall be authorized to accept evidence of a formal program of self-insurance upon receipt of:

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1. Certified accounts indicating a net worth of \$2 million or two times the amount of liability insurance limits required, whichever is higher.
2. An executed agreement holding the City, its officers and employees harmless for any claims arising from the event.

Insurance Limits Required

As a general rule, the City shall require liability insurance limits of \$1 million Combined Single Limits.

Exceptions to this rule may be made based on the exposure classifications delineated in Appendix "A" to this policy:

1. Where events fall within the "Low Hazard" classification, a complete waiver of insurance may be granted where the event is sponsored by an individual or non-profit organization for non-profit purposes. Events sponsored for profit or by businesses shall provide a minimum limit of \$500,000 Combined Single Limits.
2. "Moderate Hazard" events shall require the standard limit of \$1 million Combined Single Limits.
3. Events falling within the "High Hazard" classification shall be subject to special review by the City Risk Manager, and the required limits shall be established by the City Manager. Depending on the scope of liability, limits will normally fall between \$2 million and \$5 million.

CITY OF CARLSBAD
SPECIAL EVENTS
EXPOSURE CLASSIFICATION

<u>LOW HAZARD</u> (250 Participants or Less)	<u>MODERATE HAZARD</u>	<u>HIGH HAZARD</u>
Seminars	Sporting Events	Vehicle or Animal Races
Sedentary Games (Cards, Bingo, Etc.)	Dances	Rock Concerts
Meetings	Exhibitions (Not otherwise classified)	Political Rallies
Craft Shows	Animal Shows	Rodeos
Speaking Engagements	Swap Meets	Festival Displays
Educational Exhibitions	Rummage Sales	Circuses
Social Gatherings	Low Hazard Events with more than 250 participants	Parades
Picnics		Helicopter Rides
Theatrical Performances		Any event involving consumption of liquor.
Concerts (Other than Rock)		