



CITY OF REDDING

OFFICE OF THE CITY ATTORNEY
LIABILITY RISK MANAGEMENT DIVISION
777 Cypress Avenue, Redding, CA 96001
P.O. Box 496071, Redding, CA 96049-6071
530.225.4387 FAX 530.225-4362

Richard A. Duvernay
City Attorney

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Assistant City Attorney

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Risk Manager – Liability

TO PURCHASE SPECIAL EVENT INSURANCE

- 1) Homeowners: The easiest, most convenient, and cheapest way to obtain insurance is through a homeowner's policy. Contact your insurance broker to obtain a policy.
- 2) H.U.B. www.eventinsure.com:
This is on-line only and will take someone who knows how to use a computer and the internet. Follow the instructions on the webpage. Other than homeowners, this will most likely be the cheapest policy.
- 3) S.F.I. Insurance:
Joe Gibson
1322 Butte Street Redding, CA 96001
(530) 244-7446
- 4) InterWest Insurance Services
310 Hemsted Drive
Redding, CA 96002
(530) 222-1737
- 5) Christina Day Insurance Services
979 Mission De Oro Dr. Ste. B
Redding, CA 96003
530-232-0868
Email: cdayagency@yahoo.com
Web: ChristinaDayInsurance.com

If there are any problems or questions, please contact Chris Carmona, Risk Manager-Liability at ccarmona@ci.redding.ca.us or (530) 225-4387.

**INSURANCE REQUIREMENTS
FOR USE OF CITY OF REDDING FACILITIES
(Fax this document to your insurance company)**

The City of Redding requires the following three items to fulfill the insurance requirement:

- 1) **Certificate of Insurance;**
- 2) **Additional Insured Endorsement** (this is separate from the Certificate); and
- 3) **Evidence of primary language** either by endorsement or the actual page(s) of the policy typically found in the “Other Insurance” section of the policy.

Minimum Limits of Insurance

1. General Liability: \$1,000,000 per occurrence for bodily injury, personal injury and property damage and \$2,000,000 aggregate.
2. Full Liquor Liability: \$1,000,000 per occurrence for bodily injury, personal injury and property damage. If liquor, beer or wine is available for consumption, **and money is transacted in any form** (i.e., for donation, for a ticket, for a meal, for entry to the event, for the beverage), then full liquor liability coverage shall be supplied.

Other Insurance Provisions

1. Certificate holder shall be: **City of Redding, its officers, officials, employees and volunteers, 777 Cypress Avenue, Redding, CA 96001.**
2. The City of Redding, its officers, officials, employees and volunteers are included as Additional Insured. The City will not accept a blanket Additional Insured Endorsement. The Endorsement must name the City, its officers, officials, employees and volunteers on the Endorsement. You may include a reference to the rental of a specific building, area, or event.
3. Insurance coverage must be **primary** insurance. Any insurance or self-insurance maintained by the City, its officers, officials, employees or volunteers shall be excess or secondary of the insurance and shall not contribute with it. ***The City needs either a Primary Endorsement or a copy of the actual policy that shows the event sponsor’s insurance is primary.***
4. Coverage shall not be canceled except after thirty (30) days’ prior written notice has been given to the City.
5. We DO NOT ACCEPT endorsements or certificates with the wording, “but only in the event of a named insured’s sole negligence.”

Verification of Coverage

A certificate evidencing such insurance shall be supplied to the City no less than 10 days prior to the use of the facility.

It is recommended that you fax this document to your insurance company so they may prepare the certificate and endorsements to meet City requirements or you may call the Personnel Department to obtain Special event insurance at (530) 225-4387. For more information contact Chris Carmona, Liability Risk Manager at ccarmona@ci.redding.ca.us .