**SPECIAL EVENTS INSURANCE:**

If you have a Special Event within the City of Torrance, the Event must be insured to protect city property and employees, and the general public. There are two (2) ways from which an applicant can obtain insurance: **Option #1:** The City of Torrance can procure the insurance on your behalf. **OPTION #2:** You can obtain the necessary insurance from your agent or broker. Each option is described below.

**Please advise your city representative of your choice.**

| OPTION #1 – City Obtains Insurance on behalf of Applicant | OPTION #2 – Applicant Obtains Insurance |
|---|---|
| • The city will provide you with the application for insurance to enroll in the Alliant Insurance Special Event Program (SEP). (The SEP program meets the city's insurance requirements below).<br>• The city will advise of Applicant of the fees (this is a pass-through cost of the SEP program)<br>• A Certificate of Insurance (COI) can be immediately issued.<br>• Learn more about the insurance the City of Torrance provides through Alliant | • Applicant presents city's insurance requirements to his/her agent/broker.<br>• City reviews insurance documents (COI), limits, and endorsements provided by agent/broker.<br>• The city will advise if documents are compliant with insurance requirements. If not compliant, the documents will be returned. |

**INSURANCE REQUIREMENTS REGARDLESS OF OPTION 1 or OPTION 2:**

**Insurance:** All limits apply separately to each permitted event. Please discuss this information with your insurance provider (Agent/Broker).

A. The Applicant/Permittee must provide, at its sole expense, the following insurance:
   1. **Automobile Liability Insurance**: If applicable, with at least the following limits of liability.
      a) Primary Bodily Injury with limits of at least $500,000 per person, $500,000 per occurrence; and
      b) Property Damage of at least $250,000 per occurrence; or
      c) Combined single limits of at least $1,000,000.

   2. **General Liability Insurance:**
      a) $1,000,000 Each Occurrence/ $2,000,000 General Aggregate:
      b) $100,000 Damage to Premises Rented to You
      c) $1,000,000 Products/Completed Operations Aggregate
      d) $1,000,000 Personal and Advertising Injury
      e) $5,000 Medical Expense

**Applicant:**

a) Must ensure that there are NO exclusions for Event Holders, Bystanders or Participants (performers, employees, volunteers or individuals compensated by Insured); sports/athletic contest/exhibitions not excluding athletic participants.

b) Must identify each Vendor, Exhibitor, and Concessionaire to be on City property for this event and will name these entities as **Additional Insureds** or show proof that each vendor has met the minimum insurance requirements and names the City of Torrance as an **Additional Insured**.

NOTE (A&B): Discuss with your insurance representative for endorsement options.

3. **Workers' Compensation:** If applicable. (Statutory limits as required by the State of California)
   a) Statutory limits as required by the State of California
   b) $1,000,000 Employer's Liability Insurance per accident for bodily injury or Disease
   c) The policy shall be **endorsed** to waive the insurer's rights of subrogation against the City of Torrance, the City Council, and each member thereof, members of boards and commissions, every officer, official, and employee.
4. The Applicant's (Permittee's) insurance must be primary and non-contributory.
5. The City of Torrance, City Council, members of boards and commissions, every officer, agent, official, employee and volunteer must be named an **Additional Insured by endorsement** under the automobile and general liability policies.
6. Each insurance policy must contain a provision that no termination, cancellation or change of coverage can be made without prior notice to the City.
7. The insurers must be admitted doing business in California and rated B+ or better in the most recent addition of the Best's Key Rating Guide and only if they are a financial class of VII or better.
8. Applicant (Permittee) hereby grants to City a waiver of any right to subrogation which any insurer of said Applicant may acquire against the City by virtue of the payment of any loss under such insurance. Applicant (Permittee) agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the City has received a waiver of subrogation endorsement from the insurer.
9. At the City's sole discretion additional insurance may be required.
   a) Ex. Liquor Liability Insurance - If the applicant will be serving, selling, or furnishing alcohol at the event.