## **LARAMIE COUNTY EVENTS**

## **INSURANCE REQUIREMENTS**

Please have insurance agent review for proper certification issuance

## **VENDORS WITHOUT BUSINESS INSURANCE (Do not own a business):**

- Special Event Liability Insurance including Product Liability Insurance
- Endorsements:

PERMITEE shall name Laramie County Events and its officers, officials, employees, and volunteers as Additional Insured, including liability for work by or on behalf of PERMITEE and the materials involved. PERMITEE'S insurance agrees to waive right of subrogation against LCE.

Provisions:

PERMITEE'S insurance shall be primary and LCE's insurance is non-contributory.

## **VENDORS WITH BUSINESSES INSURANCE (Own a business):**

- Commercial General Liability (equivalent ISO CG 00 01) on "occurrence" form including products and completed operations with limit of \$1,000,000 per occurrence and \$2,000,000 general aggregate
- Business Auto Liability (equivalent ISA CA 00 01) including hired and non-owned with limit of \$1,000,000 per occurrence
- Workers Compensation per statutory requirement
- **Employer's Liability** with limit of **\$1,000,000** each accident, disease/employee, and disease/policy limit.
- Endorsements:

PERMITEE shall name Laramie County Events and its officers, officials, employees, and volunteers as Additional Insured, including liability for work by or on behalf of PERMITEE and the materials involved. PERMITEE'S insurance agrees to waive right of subrogation against LCE.

• Provisions:

PERMITEE'S insurance shall be primary and LCE's insurance is non-contributory.

PERMITEE shall obtain LCE's approval if PERMITEE'S insurance has: \$25,000 SIR/deductible; "claims-made", not "occurrence" form; or A.M. Best rating of B+:VI; or PERMITEE incurs a material increase hazard.

