

## ***Insurance Requirements – A General Guide For Events on VPD-Owned and Managed Properties***

This is a general guide of basic insurance rules and costs related to any scheduled use of Vashon Park District-owned-and-managed facilities. These are the basics to get you started, but know that the VPD Facilities Coordinator is here to help you plan all aspects of your facility use, including helping you sort thru and meet any insurance requirements. You are not alone. Please also be advised that regardless of the insurance requirements for your particular event, all events must have on file with VPD a completed and signed Facilities Use Form (FUF) for the park or school you are using, *before* your activity may begin.

### **Use of Gyms and Athletic Fields**

Families and private groups may rent the Vashon Commons Gyms and various island athletic fields as long as the following requirements are met:

- Completion (including multiple signatures) of FUF, which has our approved waiver language.
- Sign-in, by each participant at each session, on a VPD-provided waiver release form, which must be returned to VPD monthly, or at the close of your program if you run it for less than one month.
- The activity has been determined to be at a risk level low enough not to require additional insurance (see the Facilities Coordinator for details).

Organized Groups, Clubs, and Non-Profits must provide proof of insurance to VPD before using any facilities. If you are a VPD Program, your insurance is covered. All non-VPD program groups must provide to us a Certificate of Insurance (COI) which lists Vashon Park District (and if the event is on the school campus, also Vashon Island School District) as an Additional Insured. This means that your policy extends to cover VPD (and VISD) in the event of an occurrence or loss.

### **Meetings**

If your meeting includes no physical activities – “trust falls,” games, crafts, or any other activity that requires more physical exertion than sitting in a chair, completion of the FUF will suffice. If you will engage in any type of physical activity more strenuous than sitting in a chair, keep reading thru the Hazard Schedule I info.

### **Special Events/Weddings**

We do more and more special events and weddings every year. Most of these require supplemental insurance. Here is what we advise:

1. Check with your homeowner’s insurance agent to see if the event you are planning is covered under your existing policy, or can be added to your policy at a reasonable cost.
2. If so, provide VPD with Evidence of Coverage (EOC), which is another name for COI, with Vashon Park District listed as the “Additional Insured”. (Events on any VISD Property must also have “Vashon Island School District” listed as the second Additional Insured.)
3. We will submit your EOC to our own insurance providers to make sure that VPD and VISD are adequately covered in the event of loss.

If your own insurance can’t or won’t cover your event, talk with our Facilities Coordinator about purchasing a supplemental Event Policy. Most events will have the option of going thru our own insurance’s special events program. Prices are quite reasonable but vary greatly depending on the nature and size of your event. Underwriters classify events by the potential risk involved with the activities. Here are a few examples, based on events we have worked with in the past:

**Hazard Schedule I (these are generally considered the lowest in risk) Examples:**

- Antique Shows
- Auctions & Benefits
- Awards Banquets
- Large Business Meetings
- Cinema/Movies
- Conventions
- Exhibitions
- Harvest Festivals
- Musicals (no Rock)
- Parties/Celebrations (no liquor)
- Seminars/Speakers
- Weddings & Receptions
- Art Festivals and Shows
- Auto Shows
- Bazaars
- Chamber of Commerce Events
- Dance Shows
- Craft Shows
- Garden & Flower Shows
- Instructional Classes (non-mechanical)
- Operas & Operettas
- Religious Assemblies
- Theatrical Stage Performances

If you are planning an event that is similar to one on the list above, a general guide to insurance cost is as follows, based on 1. No liquor and 2. Size of your event. Note: all rates are estimated – yours may be different. *All rates are per day.* Two-day events will pay twice these rates, etc.

<u>Hazard Schedule I Cost</u>	
<u>Attendance</u>	<u>Premium Est.</u>
1-100	\$85
101-500	\$120
501-1500	\$180

**Hazard Schedule II Examples:**

- Aerobics/Adult Exercise Classes
- Exhibitions
- Horse Shows
- Parades
- Political Rallies
- Social gatherings (outdoors)
- Swap Meets
- Concerts (outdoor – NO ROCK)
- Food Concessions
- Marathons
- Parties/Celebrations (with liquor\*)
- Reunions
- Street Fairs
- Trade Shows

<u>Hazard Schedule II Cost</u>	
<u>Attendance</u>	<u>Premium Est.</u>
1-101	\$125
101-500	\$220
501-1500	\$260

**Hazard Schedule III Examples:**

- Animal Shows
- Basketball
- Carnivals (no rides)
- Non-contact Martial Arts
- Softball
- Tennis & Raquetball
- Wrestling
- Baseball
- Bike Rallies
- Concerts (rock, under 1000)
- Soccer
- Sporting Events in buildings (non-professional)
- Lacrosse
- Volleyball

<u>Hazard Schedule III Cost</u>	
<u>Attendance</u>	<u>Premium Est.</u>
1-100	\$200
101-500	\$350
501-1500	\$460

### Liquor Legal Liability\*

If you are serving liquor at your event, you will automatically be required to purchase insurance to cover the alcohol liability. A summary of insurance requirements for any event which includes liquor:

1. Purchase of a supplemental/Special Event policy
2. Purchase of Liquor Legal Liability
3. Provision of WA State Banquet Permit

In order to purchase #2 Liquor Legal Liability coverage, you must first buy the event insurance. And once you have your event and alcohol coverage in place, you can procure a Banquet Permit from any WA State liquor store for just \$10. Keep this permit with you during your event – if the local Sheriff’s Deputies stop by you will need this on hand as proof that the State is aware of and has approved the service (not sale) of liquor at your event. Our Facilities Coordinator will assist you thru this entire process so don’t fear that you have to go it alone.

Basic rates for Liquor Legal Liability are as follows (all rates are in addition to the cost of your Event Policy, and as above, all rates are per day):

### Hazard Schedule I Events-Liquor Liability

An event falling into this category, described above, will pay roughly \$60/day for alcohol coverage, *on top of the cost of your event policy.*

Hazard Schedules II and III

Because of the “riskier” nature of these types of events, events classified as either Hazard II or III will pay more for their Liquor Legal Liability, as follows:

<u>Hazard Schedules II and III-Liquor Liability</u>	
<u>Attendance</u>	<u>Premium Est.</u>
1-150	\$125
151-300	\$150
301-500	\$200

### Special Events with Exhibitors/Vendors/Concessionaires

If you are holding a Special Event which includes exhibitors, non-food vendors, and/or food concessionaires, your best bet is to work only with vendors who come with their own insurance. They should provide you with EOC for yourself or group, as well as one listing Vashon Park District. If you are working with vendors who are not already insured, here are the rates to add each vendor to your Event Policy:

Exhibitors – No Sales	\$30 per day/per concessionaire
Vendors – Non Food Sales	\$40 per day/per concessionaire
Concessionaires – Food Sales	\$50 per day/per concessionaire

Whatever your event, your insurance will not only protect VPD (and VISD), it will also protect you. Consider the cost of a policy against the cost of a claim against you if you’re not insured...we think you’ll agree, whether you understand every nuance of insurance or not: insurance just makes sense.