

INSURANCE REQUIREMENTS

Certificate of Insurance

Event Holder will procure and maintain, at its own expense, insurance with insurers with an A- or better rating as determined by Best's Key Rating Guide, the following policy of insurance: Commercial General Liability Insurance/ General Liability Insurance. Said insurance will provide limits as indicated herein. The policy will be applicable to all premises and operations. The policy will include coverage for bodily injury, broad form property damage, personal injury (including coverage for contractual and employee acts), blanket contractual, independent contractors, and products. The policy will contain a severability of interest's provision. The policy will also include all phases of the Event (set up preparation, actual Event, specific hours of occupancy and cleanup). When alcohol is served (not sold), host liquor liability as well as general liability insurance is required or a general liability policy with host liquor. When alcohol is sold, liquor liability as well as general liability insurance is required. The Event Holder will provide Elbert County Fairgrounds Management the required certificate(s) of insurance naming Elbert County, Colorado, its officers, agents, and employees as additional insured and naming the specific Event and date(s) being insured. If Event Holder hires a caterer to host and serve liquor, the caterer is required to provide liquor liability as well as general liability naming both, the Event Holder and Elbert County as additional insured. The required certificate(s) of insurance will be provided to Elbert County Fairgrounds Management at least two weeks prior to occupying an Elbert County Facility. The Event Holder will not be permitted to occupy or use an Elbert County Facility unless and until the required insurance is provided.

General Liability & Host and/or Liquor Liability Requirements

HAZARD SCHEDULE	INSURANCE LIMIT	
	Single Limits	Aggregate
Schedule 1	\$1,000,000	\$1,000,000
Schedule 2	\$2,000,000	\$2,000,000
Schedule 3 (special risks)	Limits will be determined by Risk Management at time of request.	
Host Liquor (attendance 1-500)	\$1,000,000	\$1,000,000
Host Liquor (attendance 500+)	\$2,000,000	\$2,000,000
Liquor Liability (attendance 1-500)	\$1,000,000	\$1,000,000
Liquor Liability (attendance 500+)	\$2,000,000	\$2,000,000

Schedule of Hazard/Risk Classifications

Hazard Schedule 1 – Low/Minimum Hazard Risk

- Aerobic Classes
- Antique Shows
- Art Festival/Shows
- Auctions
- Auto Shows or Sales
- Ballets
- Banquets
- Bazaars
- Bingo Games
- Boat Shows
- Charity Benefits, Auctions/Sales
- Civic Clubs & Group Meetings
- Conventions
- Craft Shows/Fairs
- Dance Shows
- Debutante Balls
- Dinner Theaters
- Dog/Cat Shows
- Exhibitions
- Expositions
- Farmers Markets
- Flower/Garden Shows
- Graduations
- Home Shows
- Horse Shows
- Instructional Classes
- Jam and Jazz Shows
- Job Fairs
- Lectures
- Luncheons
- Meetings
- Motorsports
- Musicals
- Night Club Shows
- Pageants
- Parties & Dances
- Political Rallies
- Prom
- Religious Assemblies
- Reunions
- Rummage Sales/ Flea Markets
- RV Shows
- Seminars
- Social Gatherings/ Receptions
- School Bands
- Scouting Events
- Telethons
- Theatrical Events
- Trade Shows
- Walk-A-Thons
- Wedding Receptions

Hazard Schedule 2 – Minimum/Moderate Hazard Risks

- Animal Training
- Bicycle Rallies
- Carnivals (no rides)
- Concerts
- Livestock Shows

Hazard Schedule 3 – Special Risks

- Animal Acts/Shows
- Balloon Rides
- Circuses
- Carnival Rides
- Pyrotechnics
- Rodeos
- Events & Activities not listed in Schedules 1 or 2.