



Insurance Purchasing Options and Requirements for Facility Use Permit Applications

The City of Kirkland may determine insurance is required for certain Facility Use events. The determination of the need for insurance coverage is made by Fire staff during the Community Meeting Room Use application process. If insurance is deemed necessary, the following insurance coverage types and limits are required:

- General Liability Insurance
- \$2,000,000 General Aggregate
- \$1,000,000 Per Person, Per Incident
- City of Kirkland listed as Additional Insured
- Policy coverage must be valid through the date of the meeting/event
- The name(s) of the insured/policy holder must match that/those on the Community Meeting Room Use Application form (except in Option 3, as detailed below.)

An applicant can obtain insurance coverage in one of three ways:

1. Coverage can be obtained through and a quote for coverage can be obtained by accessing the city's Insurance RiskPool Website www.wciapool.org. This is often the least expensive and most convenient and smoothest option; or
2. Purchase insurance from a private insurance provider; or
3. Purchase insurance coverage through a hired vendor. **This is the most complicated option.**

OPTION 1

The first option is to purchase General Liability insurance through www.wciapool.org, a municipal organization of Washington public entities that join together for the purpose of providing liability and property financial protection to its members. **This is often the most affordable and easiest of the three options.**

- Visit www.gatherguard.com to make the purchase. Step by step instructions are provided on their website. For questions/assistance that may rise during your purchase, call them directly at 844-747-6240.

TWO codes are needed for the Gather Guard website, KIRKLAND- 0465 PLUS one of the following facility codes:

- Fire Station 22 – Houghton: 5 8 9
- Fire Station 26 – Rose Hill: 5 9 0

If a facility location is one other than those above, please call them directly for assistance.

Document/proof required for the Intact Insurance Specialty Solutions option:

1. **Certificate Binder** providing proof the above listed insurance type requirement and coverage amounts have been met.
Note: *O.B.E. does not limit general aggregate coverage to \$2,000,000. "N/A" will appear in the general aggregate section. This is acceptable from GatherGuard as it means coverage is not limited to just \$2,000,000.*
Note: *General Liability coverage through GatherGuard includes Host Liquor Liability. "Liquor Liability" is a separate option offered through GatherGuard and is not required for private functions.*
Note: *The City of Kirkland is automatically additionally insured through GatherGuard, therefore an Additional Insured Endorsement is not required for this option.*

OPTION 2

The second option is to purchase insurance through a Private carrier. A private carrier is often a company's existing insurance provider, a person's homeowner's insurance company, a person's renter insurance company, or even a person's automobile insurance provider. It's up to the applicant to shop for insurance companies which can meet the City's requirements. The city

does not have a list of recommended insurance providers other than One Beacon Entertainment, the City's insurance provider (as listed above).

NOTE: *It is recommended insurance requirements (this section) be forwarded to insurance companies. If questions arise, staff is happy to help through the applicant. Insurance documents must be obtained by the applicant for the applicant to review the documents for compliance prior to submission to the City. The City's requirements are non-negotiable.*

Document/proof required for private carrier option:

1. **Certificate of Insurance** detailing the following:
 - General Liability Insurance
 - Host Liquor Liability Insurance (if for alcohol)
 - \$2,000,000 General Aggregate
 - \$1,000,000 Per Person, Per Incident
 - City of Kirkland listed as Additional Insured (use the City of Kirkland's formal business name and address, "City of Kirkland, 123 5th Avenue, Kirkland, WA, 98033")
 - Any additional Facility Use applicants listed as Additional Insured
 - Event location and date
2. An **Additional Insured Endorsement** document with the City of Kirkland (and any additional/secondary Facility Use applicants) listed as Additional Insured.
 - *An "Additional Insured Endorsement" is a separate, secondary document, a supplement/addition to the Certificate of Insurance.*
 - *The document must be an official policy document and titled, "Additional Insured Endorsement."*

OPTION 3

The third option is to purchase insurance coverage through a contracted vendor. **This is an option offered only for individuals who are contracting services for an event with a vendor.** Examples of various situations where this insurance option is required or might be an option is when applicants are hiring a high-risk entertainer/vendor, are purchasing alcohol through a caterer or bartending service, or are renting an inflatable (an option for Neighborhood Associations or Special Events only). **This is the most complicated of the three insurance options.**

It is the responsibility of the applicant to communicate the City's requirements to the contractor and to obtain the documents required from the vendor, to review the documents for compliance and to then submit the documents to the City.

Documents required for Option 3 are:

1. **A copy of both the signed contract and the fully paid invoice** with the vendor detailing:
 - the service to be provided (i.e. alcohol service, entertainment)
 - the purchase of insurance (an insurance purchase line item must appear on the invoice)
 - for inflatables (an option for Neighborhood Association events and Special Events only), the purchase of supervision by the vendor for each inflatable must appear (the City requires inflatables be supervised by vendor hired staff)
2. **A copy of the vendor's Certificate(s) of Insurance** detailing the City's requirements:
 - General Liability Insurance
 - Host Liquor Liability Insurance (if for alcohol)
 - \$2,000,000 General Aggregate
 - \$1,000,000 Per Person, Per Incident
 - City of Kirkland listed as Additional Insured (use the City of Kirkland's formal business name and address, "City of Kirkland 123 5th Avenue, Kirkland, WA, 98033")
 - Facility Use applicant(s) listed as Additional Insured
 - Event location and date
3. **A copy of an Additional Insured Endorsement with** the City of Kirkland listed as Additional Insured
4. **A copy of an Additional Insured Endorsement with** the Facility Use applicant(s) listed as Additional Insured
5. **For alcohol, a copy of the caterer/bartender's Liquor License is required.** This eliminates the need for the renter themselves to obtain a Banquet Permit. The vendor's Liquor License must be valid through the date of the rental.