



City of Camarillo

Department of Community Development

601 Carmen Drive ♦ Camarillo ♦ California ♦ 93010

805.388.5360 | | 805.388.5388 fax

MEMORANDUM

NOTICE

FOR EVENTS HELD WITHIN CITY LIMITS

The City's legal counsel has directed that we are to collect **complete** certificates of insurance, which includes **both forms listed below**:

- 1. Certificate of Insurance ("Acord 25-S" form)** (Please note: The city requires appropriate insurance be provided for the day(s) of the event in the following minimum amounts: **\$2,000,000 General Aggregate** and **\$1,000,000 Each Occurrence** unless otherwise stated.)
- 2. Endorsement form (this form actually changes the policy to add the City as additional insured; therefore, this is a required document)**

Sample of complete insurance requirement attached

We've come to find out that insurance providers issues different style forms to address this requirement and each submittal will be reviewed carefully.

The wording on the **CERTIFICATE of INSURANCE and ENDORSEMENT** form should read:

"Additional Insured: City of Camarillo, its elected and appointed officials, agents, volunteers and employees."

→AND – the Endorsement form needs the following language:

"PRIMARY INSURANCE: It is agreed that such insurance as is afforded by this policy for the benefit of the persons or organizations as listed above shall be primary insurance as respects to any claim, loss or liability arising directly or indirectly from the insured's operations, and any other insurance or self-insurance maintained by such persons or organizations shall be noncontributory with the insurance provided hereunder."

OR

"PRIMARY INSURANCE: This insurance is primary and noncontributory as respects to any loss or liability arising directly or indirectly from the insured's operations."

These requirements are standard procedures for **all** certificates of insurance requested by the city.

→ FOR EVENTS ON CITY-OWNED PROPERTY ←

In addition to the applicant/permittee providing proper insurance, **all vendors** (including food vendors, non-food vendors with sales, and exhibitors) will be required to procure and maintain commercial general liability insurance with coverage limit of \$2,000,000 General Aggregate and \$1,000,000 Each Occurrence. Each vendor must provide individual complete certificates of insurance to the Applicant/Permittee. The applicant/permittee will be required to provide City with a complete list of each vendor with a statement certifying applicant/permittee has received a copy of each vendor's certificate of insurance (The City does not require a copy of each vendor's COI). Any alcohol garden shall be covered on a separate policy (complete certificate of insurance and endorsement form naming the City as additional insured and state such insurance will be deemed "primary") by either the Applicant/Permittee or the vendor.

As an option, you may contact Kathy Holman in the City Manager's Office at 805.383.5646 for information regarding cost and coverage of *optional* insurance offered by the city's insurance carrier. Vendors that are unable to provide an individual certificate of insurance may be added to the applicant/permittee's policy (if applicant/permittee's policy has been purchased thru City's Special Event Insurance Program) at the current daily rates.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)
Camarillo Ranch Foundation, City of Camarillo, their elected and appointed officials, agents, volunteers and employees
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A.** In the performance of your ongoing operations; or
- B.** In connection with your premises owned by or rented to you.

PRIMARY INSURANCE: "It is agreed that such insurance as is afforded by this policy for the benefit of the persons or organizations as listed above shall be primary insurance as respects to any claim, loss or liability arising directly or indirectly from the insured's operations, and any other insurance or self-insurance maintained by such persons or organizations shall be noncontributory with the insurance provided hereunder."

OR

PRIMARY INSURANCE: this insurance is primary and noncontributory as respects to any loss or liability arising directly or indirectly from the insured's operations.

THE ABOVE WORDING IS A FIRM REQUIREMENT TO BE INCLUDED IN ALL ENDORSEMENTS - PER CITY ATTORNEY.