



PARKS AND RECREATION DEPARTMENT

QUINLAN COMMUNITY CENTER

10185 N STELLING RD • CUPERTINO, CA 95014

(408) 777-3120 • FAX (408) 777-1305

Facility Use Insurance Requirement Policy

Commercial General Liability Insurance

A certificate of commercial general liability insurance is required for all rentals that meet the requirements below for the Quinlan Center, Senior Center, and Community Hall. The renter must provide proof of insurance for one million dollars per occurrence, with an endorsement naming the City of Cupertino as additionally insured. The certificate of insurance and the endorsement must be submitted 30 days prior to the rental date. No reservation will be confirmed without proof of insurance. In order for the certificate to be valid, it must contain the following:

- ✓ The renter's name must be listed as the one "insured".
- ✓ The policy must not expire before the event date.
- ✓ The policy must be at least \$1,000,000 per occurrence.
- ✓ The policy must have "host liquor liability", if serving alcohol.
- ✓ The "description" must list the rental location, date of event, and type of event planned.
- ✓ The City of Cupertino at 10300 Torre Avenue, Cupertino, CA 95014 must be listed as "Additional insured."

QUINLAN COMMUNITY CENTER

General Liability Insurance- all groups using the Cupertino Room or Social Room and expecting 100+ people may be subject to \$1M General Liability Insurance, with endorsement to policy showing City of Cupertino as Additional Insured. If a group is serving alcohol in the above rooms, \$1M General Liability Insurance, with endorsement to policy showing City of Cupertino as Additional Insured is required.

SENIOR CENTER

General Liability Insurance- all groups using the Reception Hall and expecting 100+ people may be subject to \$1M General Liability Insurance, with endorsement to policy showing City of Cupertino as Additional Insured. If a group is serving alcohol in the above room, \$1M General Liability Insurance, with endorsement to policy showing City of Cupertino as Additional Insured is required.

COMMUNITY HALL

General Liability Insurance- all groups using Community Hall and expecting 100+ people may be subject to \$1M General Liability Insurance, with endorsement to policy showing City of Cupertino as Additional Insured. If a group is serving alcohol in the above room, \$1M General Liability Insurance, with endorsement to policy showing City of Cupertino as Additional Insured is required.



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The original **certificate of insurance** and **endorsement** must be submitted to the Quinlan Community Center, Recreation and Community Services Department, 10185 N. Stelling Rd, Cupertino, CA 95014. Your event rental may be cancelled if the certificate of insurance and endorsement fulfilling all requirements are not received by the City of Cupertino at least 30 days prior to the event date.

Please use the following address on the insurance certificate under “**Certificate Holder**”:

City of Cupertino, Its City Council, Boards and Commissions, Officers, Officials, Employees, Agents, Servants, Volunteers and Consultants

10300 Torre Ave

Cupertino, CA 95014

Attn: Recreation & Community Services / Facilities

The following addresses pertain to the rental facilities of the City of Cupertino:

Quinlan Community Center

10185 N. Stelling Rd

Cupertino, CA 95014

Community Hall

10350 Torre Ave

Cupertino, CA 95014

Cupertino Senior Center

21251 Stevens Creek Blvd

Cupertino, CA 95014

Monta Vista Recreation Center

22601 Voss Ave, Cupertino

Cupertino, CA 95014



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Liability Insurance Requirements
Frequently Asked Questions

QUESTION: What is a certificate of liability insurance?

ANSWER: It is an insurance policy designed to provide protection in which an event holder must defend themselves against lawsuits or pay damages for bodily injury or property damage to a third party. This policy also gives protection to the venue of the event by adding them to the policy as an Additional insured. Examples, such as a slipping and falling, or damaged floors are covered by this type of policy.

QUESTION: I've been asked to list the "City of Cupertino" as an Additional Insured? What does this mean?

ANSWER: This simply means that the venue is asking you to add them to the required liability insurance policy as an insured.

The practice of adding a facility as an Additional Insured on a General Liability insurance policy is quite common. Make sure to tell your insurance agent that you need this endorsement before they give you the Certificate of Insurance.

QUESTION: Where can I find an insurance provider?

ANSWER: You can check with your homeowner's insurance carrier, or search online. There are many online insurance companies that can help you with this service. Search for "Certificate of Liability Insurance for Event" to research all your options. The City of Cupertino can provide insurance for an additional fee. Please contact the front office for more information.

QUESTION: Do insurance companies charge for this service?

ANSWER: It depends on your insurance provider. Your insurance agent will be able to help you with the fees, if applicable.

QUESTION: I'm not serving alcohol at my event. Do I need to provide insurance?

ANSWER: The number of guests in attendance, the type of event being hosted, and the facility used for your event will determine if insurance is required. Please contact the front office for more information.



EXAMPLE EXAMPLE EXAMPLE CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
07/08/2017

THIS CERTIFICATION IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

PRODUCER Insurance Agency Information	<small>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</small>										
INSURED Renter's Name and Address	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">INSURERS AFFORDING COVERAGE</td> <td style="text-align: center;">NAIC #</td> </tr> <tr> <td>INSURER A: Essex Insurance Company</td> <td style="text-align: center;">39020</td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> </table>	INSURERS AFFORDING COVERAGE	NAIC #	INSURER A: Essex Insurance Company	39020	INSURER B:		INSURER C:		INSURER D:	
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INSURER A: Essex Insurance Company	39020										
INSURER B:											
INSURER C:											
INSURER D:											

Must be at least \$1,000,000

COVERAGES

These boxes must be selected.

LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR	ADD'L	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS							
A	Y	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Host Liquor Liability <small>GENL AGGREGATE LIMIT APPLIES PER:</small> <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input checked="" type="checkbox"/> Retail Liquor Liability	XX1234	08/08/2017	08/09/2018	EACH OCCURRENCE INCLUDES BODILY INJURY & PROPERTY DAMAGE \$ 2,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 DEDUCTIBLE \$ 1,000							
		<input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$							
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$							
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE \$ RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$							
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER				<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><small>WC STATUTORY LIMITS</small></td> <td style="width: 50%;"><small>OTHER</small></td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </table>	<small>WC STATUTORY LIMITS</small>	<small>OTHER</small>	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT
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E.L. EACH ACCIDENT	\$												
E.L. DISEASE - EA EMPLOYEE	\$												
E.L. DISEASE - POLICY LIMIT	\$												

Host Liquor Liability must be included in policy if serving alcohol.

Event Date

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Certificate holder is an additional insured pursuant to attached endorsement for the following event:
 Birthday party on August 8, 2017 at the Quinlan Community Center, 10185 N. Stelling Road, Cupertino, CA 95014.

Above information must include: Date, location, type of event, and City of Cupertino additional insured

CERTIFICATE HOLDER City of Cupertino, Its City Council, Boards and Commissions, Officers, Officials, Employees, Agents, Servants, Volunteers and Consultants 10300 Torre Ave. Cupertino, CA 95014 Attn: Parks and Recreation / Facilities	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT. AUTHORIZED REPRESENTATIVE Insurance Agent Signature
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EXAMPLE EXAMPLE EXAMPLE

Policy Number: XX1234

COMMERCIAL GENERAL LIABILITY
CG 20 26 07 04

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

Must be included on
the endorsement.

Name Of Additional Insured Person(s) Or Organization(s)
City of Cupertino, Its City Council, Boards and Commissions, Officers, Officials, Employees, Agents, Servants, Volunteers and Consultants 10300 Torre Ave Cupertino, CA 95014 Attn: Parks and Recreation / Facilities

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.