

SPECIAL EVENT RISK CLASSIFICATION

(Please see the attached insurance requirements)

City review and approval is required for all events.

Moderate RISK

Banquets
Car Shows
Concerts
Exercise Events (CrossFit, bodybuilding)
Films
Parades
Sporting Events (non-contact)

Bazar/Harvest Festival
Carnivals (no rides)
Dance Recitals (using a stage)
Farmers Markets
Marathons (5K's & Half's)
Parties (Partial Street Closure)
Water Event (Indoor)

High RISK

Circus
Firework Display
Events Serving/Selling Liquor
Motorized Events (derby, monster truck, motorcycle, etc.)
Skateboarding
Sporting Event (contact)
Water Event (outdoor)

Concerts (rap, rock heavy metal)
Exotic Animal/Livestock/Rodeos
Helicopter/Drones/Rockets
Rock Wall Climbing
Ski/Sledding Events
Trail/Mountain Biking
3000 attendees at one time

Low risk events such as art shows, fundraisers, block parties and certain private events will be reviewed for insurance requirements.

Waivers and/or Indemnity Agreements may be required on certain events.

If your event is not listed or if you are unsure what classification your event falls under, please contact Ogden City Special Events at 801-629-8748 or Ogden City Risk Management at 801-629-8730.

Ogden City reserves the right to request proof of insurance for those vendors who may participate in another promoter's/sponsors' event. (I.e. petting zoo, motorcycle exhibitions, and equestrian demonstrations at any event.)

Inflatable play structures are strictly prohibited.

Ogden City must be notified if an event has EVER experienced an injury or loss.

These events will be reviewed on a case-by-case basis.

Ogden City reserves the right to change insurance requirements and to change the event classification as deemed necessary.

SPECIAL EVENT INSURANCE REQUIREMENTS

A Certificate of Insurance will be required on all moderate/high risk events. Insurance carrier needs to have an AM Best Financial Rating of at least A: VII or equivalent. Event information needs to be listed on certificate.

Moderate Risk

1. Commercial liability insurance coverage with a minimum limit of \$3,000,000.
2. Events serving or selling liquor: Liquor liability coverage for at least \$1,000,000.
3. If portable City equipment is being requested (i.e. bleachers, stage, radios etc.) coverage for leased/rented/borrowed equipment in the amount of fifty thousand dollars \$50,000 is required.
4. If vehicles are part of the event, you may be required to provide auto liability coverage of at \$1,000,000. Contact Ogden City to see if your event requires auto liability coverage.
5. If any work for the event is subcontracted to a separate company, the subcontractor must provide a certificate of general liability insurance and endorsement to Ogden City.

High risk

1. Provide a copy of insurance policy, including exclusions.
2. Commercial liability insurance coverage with a minimum limit of \$4,000,000.
3. Events serving or selling liquor: Liquor liability coverage for at least \$1,000,000.
4. Events using any form of aircraft: Aviation liability coverage is required with limits of \$3,000,000. Coverage shall include bodily injury and property damage arising out of the ownership, operation, use or maintenance of aircraft. Coverage shall include participants, and passengers if applicable. (Additional regulations may apply)
5. If any work for the event is subcontracted to a separate company, the subcontractor must provide a certificate of general liability insurance and endorsement to Ogden City.
6. If portable City equipment is being requested (i.e. bleachers, stage, radios etc.) coverage for leased/rented/borrowed equipment in the amount of \$50,000 is required.
7. If vehicles are part of the event, you may be required to provide auto liability coverage of at least \$1,000,000. Contact Ogden City to see if your event requires auto liability coverage.
8. Additional insurance coverage may be required along with participant coverage if deemed necessary.

The commercial liability policy must be endorsed as follows:

- a. Additional Insured Endorsement wording: "Ogden City, its elected and appointed officials, employees, volunteers and agents are named as Additional Insureds for the _____ (event) scheduled for _____ (date)."

List the address below as Certificate Holder.

Ogden City Corporation
2549 Washington Blvd. Ste. 914
Ogden, UT 84401

Ogden City Risk Management will verify that the certificate of insurance is valid. Falsifying insurance documents could result in the denial of your event.

The City Attorney has the right to waive any requirements if the activity is protected by the first amendment.