



## **INSURANCE REQUIREMENTS FOR TEMPORARY USE PERMIT APPLICANTS**

(Chapter 76 Alachua County Code)

User shall procure and maintain, at its own expense, insurance against claims for injuries to persons or damages to property which may arise from or in connection with the event hereunder by the user, his agents, representatives, employees or subcontractors.

### **I. COMMERCIAL GENERAL LIABILITY/SPECIAL EVENT LIABILITY**

Coverage must be afforded under a per occurrence form policy for limits not less than \$200,000 General Aggregate, \$100,000 Products/Completed Aggregate, \$100,000 Personal and Advertising Injury Liability, \$100,000 each Occurrence, \$100,000 Fire Damage Liability and \$5,000 Medical Expense.

### **II. AUTOMOBILE LIABILITY (while operating vehicles on rental property)**

Coverage must be afforded including coverage for all Owned business vehicles, Hired and Non-Owned vehicles for Bodily Injury and Property Damage of not less than \$500,000 combined single limit each accident.

### **III. WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY**

Coverage to apply for all employees at STATUTORY Limits in compliance with applicable state and federal laws; if any operations are to be undertaken on or about navigable waters, coverage must be included for the USA Longshoremen & Harbor Workers Act.

Employers Liability limits for not less than \$100,000 each accident; \$500,000 disease policy limit and \$100,000 disease each employee must be included.

OR:

As an employer outside the construction industry with fewer than four employees choosing not to secure workers' compensation coverage under the Florida Workers' Compensation Act, the user shall post clear written notice in a conspicuous location accessible to all employees and others of their lack of entitlement to workers compensation benefits.

### **IV. LIQUOR LIABILITY (while on rental property)**

Coverage must be afforded when a user, vendor, concessionaire, independent contractor, or subcontractor is engaged in the business of manufacturing, distributing, selling, or serving or furnishing alcoholic beverages while on rental property. Coverage must be afforded for Bodily Injury and Property Damage of not less than \$1,000,000 Combined Single Limit each occurrence.

### **V. OTHER INSURANCE PROVISIONS**

The policies are to contain, or be endorsed to contain, the following provisions:

#### **a. Commercial General Liability Coverages**

1. The Alachua County Board of County Commissioners, its officials, employees and volunteers are to be covered as an Additional Insured as respects; Liability arising out of activities performed by or on behalf of the user; and premises owned, leased or used by the user.



2. The user's insurance coverage shall be considered primary insurance as respects the County, its officials, employees and volunteers. Any insurance or self-insurance maintained by the County, its officials, employees or volunteers shall be excess or user's insurance and shall be non-contributory.

**b. Workers' Compensation and Employers' Liability Coverages**

1. The insurer shall agree to waive all rights to subrogation against the County, for losses arising from work performed by the user for the County.

**c. All Coverages**

1. The user shall provide a Certificate of Insurance to the County with a thirty (30) day notice of cancellation. The certificate shall indicate if cover is provided under a "claims made" or "per occurrence" form. If any cover is provided under claims made form the certificate will show a retroactive date, which should be the same date of the event (original if contract is renewed) or prior.

**VI. SUBCONTRACTORS, VENDORS, CONCESSIONAIRES**

User shall include all subcontractors as insured under its policies. All coverages for subcontractors, vendors, concessionaires and independent contractors shall be subject to all of the requirements stated herein.