

**PUBLIC EVENTS
BASIC INSURANCE REQUIREMENTS
FOR
STREET USE & OUTDOOR EVENT PERMITS**

The following items represent basic insurance requirements. Exceptions to the insurance requirements may be permitted, depending on the risk exposure in regards to respective services, products procured, or contractual terms, to name a few.

1. Commercial General Liability (CGL) Insurance Policy

| | |
|-------------|-----------------|
| \$1,000,000 | Each occurrence |
| \$2,000,000 | Aggregate limit |

Alcoholic Beverages

*To serve or sell alcoholic beverages it is the responsibility of the Event Holder to obtain the proper permits, licenses and training from the **Texas Alcoholic Beverage Commission at (817) 652-5912.***

If alcohol is to be served or sold, \$1,000,000 liquor liability insurance is also required.

2. Automobile Liability Insurance Policy

| | |
|-------------|--|
| \$1,000,000 | Each accident on a combined single limit basis |
| | or |
| \$250,000 | Property Damage |
| \$500,000 | Bodily Injury per person per occurrence |

A commercial business policy shall provide coverage on “Any Auto”, defined as autos owned, hired and non-owned.

3. Policy Endorsements as follows:
 - The City of Fort Worth, its Officers and Employees named as an Additional Insured Address:
City of Fort Worth
Public Events Department – Office of Outdoor Events
 1201 Houston Street
 Fort Worth, Texas 76102
 - Thirty (30) days notice of cancellation or non-renewal. It would be advantages to the City to require the following clause:

“This insurance shall not be cancelled, limited in scope or coverage, cancelled or non-renewed, until after thirty (30) days prior written notice has been given to the City of Fort Worth”.
 - Waiver of rights of recovery (subrogation) in favor of the City of Fort Worth.
4. The insurers for all policies must be licensed/approved to do business in the State of Texas and have minimum rating of A: VII in the current A. M. Best Key Rating Guide or have reasonably equivalent financial strength and solvency to the satisfaction of the Risk Manager.
5. The deductible or self-insured retention (SIR) affecting required insurance coverage shall be acceptable to the Risk Manager of the City of Fort Worth in regards to asset value and stockholders’ equity. In lieu of traditional insurance, alternative coverage maintained through insurance pools or risk retention groups must also be approved.