



**SPECIAL EVENTS INSURANCE REQUIREMENTS
(Use of County Facilities or Public Property by Third Parties)**

The required insurance is intended to assure the financial responsibility of the event organizer to protect the public from the effects of injuries and damages arising from the negligence of the event organizer (including vendors, etc.) and to protect the assets of the County and the interests of its employees from claims arising from such negligence. Not all events require liability insurance, however. The following three categories describe events and the associated insurance requirements:

1. Small neighborhood events where the attendance is anticipated to be 150 people or less, including such activities as local parades and neighborhood block parties that may require street closure of not more than two blocks of a non-primary, residential street, but which do not include use of vendors for food and beverage or activities such as a moon bounce, animal rides or similar activities do not require insurance provided by the organizer(s) of the event or a Special Events permit.
2. Small events as described in Paragraph 1 but for which the event organizer(s) has engaged the services of a vendor to provide such services as catering, entertainment, including activities such as a moon bounce, livestock for entertainment or similar activities require evidence of insurance covering the liability of the vendor. The County requires vendors to provide evidence of a commercial general liability insurance policy with limits of not less than one million dollars, (\$ 1,000,000.00), per occurrence and two million dollars, (\$ 2,000,000.00) annual aggregate. **The policy must be endorsed to include:**
 - ***“The Arlington County (including its elected and appointed officials, agents and employees) as an additional insured with respect to (Name of Event).”***
 - ***Coverage afforded under this policy shall be primary to all other insurance with respect to Arlington County (including its elected and appointed officials, agents and employees).***

Event organizers should consider requiring the vendor to add the organizer to the policy as an additional insured as well.

3. All other events held on County property require that the event organizer obtain a Special Events Permit and provide evidence of insurance covering the organizer, with policy coverage limits as outlined in Paragraph 2. Such insurance shall name Arlington County as an additional insured. Vendors used by the organizer must also follow the requirements outlined in Paragraph 2.

In most instances the event organizer can amend their current Commercial General Liability Policy, or even to their homeowner’s insurance policy to cover the event and protect themselves and the County. There is usually little or no charge associated with this amendment. If the event organizer does not have an existing liability policy, then a “special events” policy should be purchased. For most events requiring insurance, the County may be able to provide advice for a special event policy for a single event. If that assistance is needed, the organizer may so indicate on the Special Events application.

When a Certificate of Insurance is given as evidence of insurance, it must be accompanied by the required endorsements. The Certificate Holder should be identified as follows:

**The County Board of Arlington County VA.
% Office of Risk Management
Human Resources Department
Suite 511
2100 Clarendon Blvd.
Arlington VA, 22201**

All Certificates of Insurance and related paperwork must be faxed or mailed to and received by the Office of Risk Management at least seven (7) days prior to the scheduled event. FAX Number: 703.812.7914.