

INSTRUCTIONS FOR GENERAL LIABILITY INSURANCE FOR FACILITY RENTALS

Any renter(s) that rents or uses a Town of Hildebran facility, space, or area for the purpose of holding a **private party** that is not open to the public nor charges a fee to attend will be offered the opportunity to purchase general liability insurance coverage during the reservation process. Any renter that declines to provide the Town general liability insurance shall sign a legal statement acknowledging that he/she is responsible for all damages or injuries due to no fault of the Town of Hildebran.

Any renter(s) that rents or uses a Town of Hildebran facility, space, or area for the purpose of holding an **event that is open to the public or charges a fee for participants and/or the public to attend**, regardless if the Town is sponsoring the event, is required to provide general liability insurance with the Town listed as an additional insured at least two (2) weeks prior to the event.

ACCEPTABLE PROOF OF GENERAL LIABILITY COVERAGE

- a. For a one-day event by an individual for personal use (does not include non-profits, businesses, organizations or any event that a fee is charged to the participants or to the public) including parties, weddings, baby showers, reunions, dances, etc., the renter shall provide one of the following:
 - Homeowner's Policy in the name of the renter. **It is the responsibility of the renter to ensure that the homeowner's policy has the appropriate rental coverage, sometimes referred to as a "personal liability clause," with a minimum coverage of \$300,000.** *The Town of Hildebran will not be held responsible if the renter fails to certify the coverage with his/her insurance carrier.* The homeowner's policy number, carrier, name of insured (must match the name of the renter) and policy effective dates are required to be given to the Town at least one (1) week prior to the start of the rental.
 - Certificate of Insurance with General Liability coverage either via GatherGuard, or any other insurance agency approved in advance by the Town, with the Town listed as an additional insured. This coverage shall be obtained if the renter does not have a homeowner's policy.
- b. For an event that is more than one day, consists of multiple events, or is an event held by a non-profit, business, or organization, or any event that is for non-personal use (open to the public and/or fees charged to the participants or to the public) including cruise ins, parades, organizations assisting with road closures, fireworks, food trucks, theater plays, pageants, church events, organization events, etc., the renter shall provide the following:
 - Certificate of Insurance with General Liability coverage via the renter's insurance carrier naming the Town as an additional insured.
- c. For any sporting event regardless of the type of renter, type of sport, or number of days of the event including camps, games, formal sporting events, birthday parties, etc., the renter shall provide the following:
 - Certificate of Insurance with General Liability coverage via GatherGuard or any other insurance agency approved in advance by the Town for one-day events, or the renter's insurance carrier for multiple days/events, naming the Town as an additional insured. **GatherGuard does NOT cover personal injury for sporting events and therefore the Town highly recommends that the renter also purchase a student accident policy via the renter's insurance carrier to insure personal injuries.**

GENERAL LIABILITY COVERAGE AMOUNT REQUIREMENTS (Needed for insurance other than via GatherGuard)

Limits

Each Occurrence: \$1,000,000 - \$2,000,000

Damage to Rented Premises (Each Occurrence): \$50,000

Personal & Adv Injury: \$1,000,000

Products-Comp/OP AGG: \$1,000,000

General Aggregate: \$2,000,000

Additional Insured

The Town of Hildebran must be listed as an additional insured and the following must be listed under the Certificate Holder: Town of Hildebran, 109 S. Center St., Hildebran, NC 28637

Description of Operations

The renter must list the Town facility & parking lots being rented, the purpose of the event and the date and timeframe of the event. Addresses of the facility and parking lot must also be included.

GatherGuard Instructions

Protect yourself from claims for non-sports related injuries
or property damage during your event.

GatherGuard ensures you are protected from liability for non-sports related injuries and damage that may occur at your event or activity. Without GatherGuard, you may be personally responsible for paying claims for bodily injury or property damage during your event or activity. Your homeowner's may cover some situations, but it may be limited and not all claims will be covered.

You can buy insurance through GatherGuard, a town-sponsored program, or you can purchase a policy through another private insurance carrier.

More information about GatherGuard coverage: www.gatherguard.com or (844) 747-6240.

Directions to purchase general liability coverage via GatherGuard:

1. Visit: www.gatherguard.com
2. Click on "Get a Quote" Red Box.
3. Choose your "Event Type" from the options provided.
Any birthday party that takes place in the gymnasium MUST choose "Basketball-(Spectators Only)". Town staff will reject the general liability coverage if this event type is not chosen.
4. Answer the 3 questions provided and then click on "Next" at the bottom.
5. Enter the Venue Code (Pick one):
0501-1542 Hildebran Community Park (Depot or Pavilion)
0501-1540 Hildebran Gym
0501-1550 Hildebran Auditorium
*After entering the appropriate venue code, hit the TAB key. The Town's address will automatically fill.
6. Click on "Next" at the bottom of the page.
7. The next screen shows you the basic coverage. *Even though the insurance provides host liquor coverage, the Town of Hildebran does NOT allow alcoholic beverages on Town premises.* Click on "Next" at the bottom of the page.
8. Under "About Your Event" section:
*Type in a description of your event.
*Under "How Often Does This Even Occur" choose "One Time."
*Choose the date of your event from the calendar (Start and End date will be the same date).
*Under "Average Daily Attendance" type in the number of people you expect to attend the event.
*Under "Performers, Vendors and Exhibits" section, leave these option at "0" as the Town of Hildebran does not allow any of these options during rentals.
*Click on "Next" at the bottom of the page.
9. The next page is a summary of coverage. Be sure to keep the check box checked under "Damage to Rented Premises." *Even though the insurance offers liquor liability, the Town of Hildebran does NOT allow alcoholic beverages on Town premises.* At the bottom of the next page, click on "Next."
10. This page provides a summary of your event and a quote. The coverage amounts are defaulted to the requirements set by the Town and shall not be changed in any way. Verify all information is correct. Click on the Red "Checkout" box.
11. Complete the rest of the checkout questions and purchase the policy.
12. Once the insurance has been paid in full, a copy of the Certificate of Insurance will be automatically emailed to the Town. You do not need to take any action. Staff will review the certificate for accuracy to ensure it meets the Town's general liability policy. If there are no issues, the Town will issue the key to the renter as instructed by staff. If there are any deficiencies in the policy, staff will contact the renter to inform him/her of the issue and all corrections are made directly with GatherGuard. **The key will not be issued to the facility until the certificate of insurance meets the Town's general liability insurance policy.**