

Where can I obtain event insurance?

The certificate can be obtained through your insurance agent or TheEventHelper.com is a great resource. TheEventHelper offers fully automated and intuitive online event insurance.

How much is event insurance going to cost?

It is hard to tell. Policy prices change agent-to-agent and event-to-event. We encourage you to shop around with your agent and TheEventHelper.com

Who needs to be added as the "Certificate Holder?"

The City of Sherwood
22560 SW Pine St
Sherwood, OR 97140

What needs to be listed in the "Description?"

"City of Sherwood, its Elected and Appointed Officials, Officers, Agents, Employees, and Volunteers are covered as Additional Insured."

What amount of insurance is needed?

The amount of the insurance shall not be less than \$2,000,000 **per occurrence** of general liability insurance.

Does \$2 million in "General Aggregate" meet the "Per Occurrence" requirement?

No, "Per Occurrence," or "Per Claim," limit refers to the total amount the insurance company will pay per incident during the policy term. Your "Aggregate" limit is the total amount the insurance company will pay for multiple claims over the course of one policy term.

My policy does not allow me to obtain the \$2 million per occurrence requirement. What can I do?

The amount of the insurance can not be less than \$2M each occurrence. This requirement can also be met with a \$1M each occurrence with an additional umbrella.

What is an Endorsement and why is it required with my Certificate of Insurance?

As the City requires you to provide them with the additional insured status, this must be done by endorsing the policy. Standard ISO language found on the top of the Certificate of Liability (the second bolded box on the top of the COI) states that the extension of coverage is only valid with an ENDORSEMENT. That requires the policy to be endorsed, which changes the language and offers the City the contractual requirements we've asked for. Without the endorsement, the Certificate is not complete and does not satisfy our requirements.

Do I need additional insurance if there is alcohol at my event?

Yes, the City will need a certificate with liquor liability. If you have hired a business (winery, brewery, restaurant, or caterer) to pour at your event THEY will be the ones to provide the liquor liability on a certificate of insurance. In this case, the event organizer is still responsible for ensuring the City has received the certificate. If you have hired an independent person(s) with the OLCC Handlers License then YOU are responsibly for adding a liquor liability on your event insurance certificate.

Are there different requirements for hosted vs no host bars?

A venue specific, temporary OLCC liquor license **is needed** at special events where:

- Alcohol will be sold.
- Alcohol is available (but not being sold), and you are charging or accepting donations of for admission, or where payment is required to attend the event.

A venue specific, temporary OLCC liquor license **is not needed** at special events where:

- You are making alcohol available, but there is no payment or purchase required, and no donations of money are accepted, for alcohol, or for entry/admission, or for any other product or service.

An example is a wedding reception where you make alcohol available, but you don't require payment or purchase and don't accept donations of money.

For more information visit OLCC's [Special Event \(Temporary\) Licenses](#) page.