



Insurance Requirements for Events at City Parks & Facilities

(updated 8/30/2021)

The general liability insurance requirement for events hosted at a City park or facility varies based on the type of event. Information found below is a summary of information from the City's "Transfer of Risk Guide: Special Events" that relates to the majority of event requests at City parks and facilities and includes information about the amount of insurance required based on the type of event as well as information on acquiring insurance for an upcoming event if a group does not already have insurance.

Full information related to Events on City property and insurance requirements can be found on the Office of Special Events webpage. [Click here to view the Office of Special Events webpage.](#)

If interested in hosting an event at a park listed below, please contact the entity listed:

- [Office of Special Events](#) - Market Square, Krutch Park, Suttree Landing Park
- [Visit Knoxville Sports Commission](#) – Baker Creek Preserve
- [Lakeshore Park Conservancy](#) – Lakeshore Park (Contact KPRD for Admin Bldg)

INSURANCE REQUIREMENTS

Any non-City sponsored event or activity that results in increased risk to the City of Knoxville must provide a Certificate of Insurance (more info below on types of events and insurance requirements & sample on page 4).

- **Additional Insured: List "the City of Knoxville, its officials, officers, employees, and volunteers". Address to list is City of Knoxville, 400 Main St., Knoxville, TN 37902**
- **Waiver of Subrogation required**
- **List the name, date, and location of your event on the Certificate of Insurance**

MINIMUM \$1,000,000 PER OCCURRENCE/\$2,000,000 AGGREGATE COVERAGE

All events (not listed below) held on City property or in City facilities require a minimum of \$1,000,000 per occurrence/\$2,000,000 aggregate coverage, with the following exceptions:

- Club meetings and organizational meetings
- Celebrations (anniversary parties, birthdays, banquets, luncheons, awards ceremonies)
- Meetings of a social, academic, business or philosophical nature (other than fundraising)

Inflatables / "Bounce Houses"

Any event wishing to have an inflatable and/or "bounce house" must disclose such to the City's Risk Manager at least 10 business days prior to the event, and must execute and submit a disclosure statement and release to be provided to the City's Risk Manager. The file can be obtained on the Parks & Recreation Special Events page or forwarded by Parks & Rec staff.

Event Insurance – Waiver/Modification

The City's Risk Manager, at his/her discretion, may authorize a greater or lesser amount of coverage or different type of coverage than required by this policy if the event is of a demonstrated high-risk or low-risk category, according to recognized insurance and risk management industry standards. High-risk events requiring a greater amount of coverage to be determined by the Risk Manager may include, but are not limited to, those with loaded weapons or pyrotechnics.

ADDITIONAL RESOURCES & INFORMATION

Special Events Community Meetings – All your questions about events can be answered at the monthly Special Events Community Meeting. This meeting takes place on the fourth Thursday of every month, excluding November and December, at 9:00 a.m. We meet at the Knoxville Civic Coliseum, 2nd floor Ballroom, located at 500 Howard Baker, Jr. Ave. in downtown Knoxville; unless otherwise noted. Free parking is available at the Knoxville Civic Coliseum parking garage. Representatives from various city departments will be in attendance to help facilitate your event.

Alcohol Sales – Alcohol is prohibited in City parks and facilities unless the proper documentation is presented. Events that serve or sell alcohol and are held on city property require permits, insurance and uniformed Knoxville Police officers, all of which must be paid by the organizing event sponsor. The permitting process takes approximately 2 months to complete. There are potentially two permits required, a beer permit and permit for wine and liquor. You must have a Knoxville Beer Permit before applying for the alcohol permit. The Office of Special Events will provide a letter stating you have the beer permit and the City of Knoxville has given you permission to serve or sell alcohol. The beer permit contact is the City of Knoxville Tax Office at (865) 215-2083. The contact for the wine and liquor permit is the Tennessee Alcoholic Beverage Commission at (865) 594-6342.

Self Insurance

The City's Risk Manager shall review all certifications of self-insurance for appropriateness, including any required documentation demonstrating financial solvency.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
04/11/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).


PRODUCER Specialty Advantage Insurance Services 1130 Glendon Ave. Suite 900 Los Angeles, CA 90024	CONTACT NAME: Tulip Administrator PHONE (A/C, SO, Ext): (800) 507-8414 FAX (A/C, Ext): E-MAIL ADDRESS: tulip@onebeacon.com	
	INSURER(S) AFFORDING COVERAGE	
INSURED Old City Association 133 W Jackson Ave Knoxville, TN 37902	INSURER A: Atlantic Specialty Insurance Company NAIC # 27154	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** 149007 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

NAIC LIB	TYPE OF INSURANCE	ADDL. RISK	SUBR. RISK	POLICY NO.	POLICY EFF. (MM/DD/YYYY)	POLICY EXP. (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	GL02495-08	04/13/2019	04/14/2019	EACH OCCURRENCE (DAMAGE TO RENTED PREMISES - (a) occurrence) \$ 1,000,000 MED EXP (Any one person) \$ Excluded PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMPROP AGG \$ 1,000,000
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS						COMBINED SINGLE LIMIT (a) accident \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB EXCESS LIAB OED RETENTIONS						EACH OCCURRENCE \$ AGGREGATE \$ OED \$ RETENTIONS \$
	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY EMPLOYER OR PART-TIME EXECUTIVE OFFICEDISEASER EXCLUDED? (Mandatory in MA) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/>	<input type="checkbox"/>	N/A			(a) SPECIAL TORT LIMITS (b) OTHER \$ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS (LOCATIONS) **VEHICLES:** (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Old City Market
04/13/2019

CERTIFICATE HOLDER City of Knoxville 400 Main Street, Suite 599 Knoxville, TN 37902 The Old City Intersection of Jackson & Cannon Avenues Knoxville, TN 37902	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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