

# Liability Insurance Requirements

All users of Yorba Linda Public Library facilities, including event holders, shall procure and maintain, at their own expense and for the duration of the event, comprehensive general liability and property damage liability insurance against claims for injuries or death to persons or damages to property arising from or in connection with the use of the facility by the user, event holder, its agents, representatives, employees, subcontractors, or guests. The required insurance coverage shall be in the amount of one million dollars (\$1,000,000), combined single limit, and shall be maintained for the full duration of the event.

## Minimum Scope and Limit of Insurance:

Commercial General Liability (CGL) which affords coverage at least as broad as Insurance Services Office "occurrence" form CG 00 01, including, completed operations, property damage, bodily injury, and personal & advertising injury with limits no less than \$1,000,000 per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this location or the general aggregate limit shall be twice the required occurrence limit.

If use includes athletic activities, the Renter shall provide evidence that the Commercial General Liability policy includes Participant Legal Liability Insurance.

## Other Insurance Provisions:

Insurance policies shall not be compliant if they include any limiting provision or endorsement contrary to this Agreement, including but not limited to restricting coverage to the sole liability of Renter, excluding contractual liability, or excluding third party over actions. The following endorsements shall be provided to the City.

1. **Additional Insured:** The City, its elected officials, officers, employees, volunteers, boards, agents, and representatives are to be covered as additional insureds for the liability and defense of suits or claims arising out of the work or operations performed by or on behalf of the Renter including materials, parts or equipment furnished in connection with such work or operations.
2. **Primary and Non-Contributory:** This insurance is primary to and will not seek contribution from any other insurance whether primary, excess, umbrella, or contingent insurance, including deductible, or self-insurance available to the City, its elected officials, officers employees, volunteers, boards, agents and representatives as additional insureds.

**The certificate of insurance must be filed with the Yorba Linda Public Library no later than one month prior to the date of the event, or an insurance fee will be added to the contract to cover the event.**