



GENERAL LIABILITY INFORMATION REQUIRED PRIOR TO SPORT FIELD USE PERMITS ISSUED

As soon as you start to plan your event, we suggest that you provide your insurance broker/agent with a copy of these requirements and request that they submit the Certificate of Insurance complete with copies of all required Endorsements at the earliest opportunity. Please forward documents to the Department of Parks, Recreation & Cultural Affairs via e-mail municipalsportsunit@lasvegasnevada.gov or mail to City of Las Vegas, Department of Parks, Recreation & Cultural Affairs, 2221 Maverick St., Las Vegas NV 89108.

Your permit will not be issued if the Certificate of Insurance and the two Endorsement pages have not been submitted and approved.

Insurance is required when reserving City sports fields or space for league play and sporting events (tournaments, camps, clinics, etc.) including short term use permits for 5 or more days in one allocation season. Such insurance must be commercial general liability coverage which provides protection for (1) event spectators, (2) athletic participants, (3) staff members and (4) volunteers against claims of bodily injury and property damage and names the City of Las Vegas as an additional insured by an endorsement to the policy.

MINIMUM POLICY LIMITS

GENERAL LIABILITY

Each Occurrence	\$ 1,000,000
Damage to Rented Premises	\$ 100,000
Medical Expense (any one person)*	\$ 5,000
Personal/Adv Injury	\$ 1,000,000
General Aggregate	\$ 2,000,000
Products – COMP/OP AGG**	\$ 1,000,000 (see note below)
Participant <u>Legal</u> Liability	\$ 1,000,000 (verified on Certificate or Endorsement #2)
Host Liquor Liability***	\$ included (see note below)

*Medical Expense-Accident Medical can be provided in place of or in addition to Medical Expense with the minimum coverage of \$5,000.

**Product and Completed Operations coverage is required if the insured User Group will be selling products as part of the event (e.g. concessions, sportswear, etc.).

*** Host Liquor Liability is required when alcohol is served (not sold) at the sporting event by the insured User Group. This coverage cannot be excluded from the policy.

Sporting Event Vendors: Any vendor serving or selling alcohol at the event must have \$1M Liquor Liability insurance coverage. The User Group must provide proof of the Vendor's insurance.

APPLICANTS MUST SUBMIT THE FOLLOWING THREE DOCUMENTS TO SATISFY INSURANCE REQUIREMENTS.

Failure by the User Group to submit the Certificate of Insurance required no later than thirty (30) calendar days prior to the field use permit being issued may result in cancellation of the field use permit request.

1. **Certificate of Insurance**

Evidence of the above coverage and policy limits must be on ACORD 25 or sustainably similar form. The Description of Operations/Locations/Vehicle/Special Events section must contain the following:

- Certificate holder below is named as additional insured per attached ISO form CG 20 26 07 04
- For Leagues: Producer must indicate the name of league covered under the policy.
- For a Sporting Event: Producer must indicate name of the sporting event covered under the policy.

2. **Endorsement #1 – Additional Insured**

Endorsement must be on a form ISO CG 20 26 07 04 or similar form and must name the *City of Las Vegas, 2221 Maverick St., Las Vegas, NV 89108 and it's elected officials, agents, employees and volunteers c/o Department of Parks, Recreation & Cultural Affairs*, as an additional insured.

3. **Endorsement #2 – Participant Legal Liability**

Producer must submit proof by endorsement that the insured's policy includes participant legal liability coverage. If your insurance company does not issue an endorsement due to the way the policy is written, the complete policy, showing the policy number matching the Certificate of Insurance must be submitted.

See samples of these required documents on the following two pages.



City of Las Vegas
Parks, Recreation & Cultural Affairs

Parks • Rec • Arts

1

The Insured name on the certificate should be identical to the Entity name listed on the reservation application, permit and any required permits or licenses.

2

Commercial Liability and occurrence must be selected under the Type of Insurance section.

3

Policy number must match the number on the submitted endorsement pages.

4

Policy period must cover the length of the sporting event or be current during the allocation season.

5

Minimum insurance limits as listed.

6

Description of Operations section must include:

“Certificate holder below is named as additional insured per attached ISO form CG 20 26 07 04”

- **FOR LEAGUES:** Producer must indicate the **name of league** covered under the policy.
- **FOR A SPORTING EVENT:** Producer must indicate **name of the sporting event** covered under the policy.

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Name the City of Las Vegas as additional insured as listed. **MUST BE EXACTLY AS LISTED**

CERTIFICATE OF LIABILITY INSURANCE SAMPLE

Please submit your Certificate of Liability Insurance with your Additional Insured Endorsement form and Participant Legal Liability Endorsement form at your earliest convenience. Please submit your Certificate of Liability with the following requirements:

SPORTS LEAGUE / SPORTING EVENT USE – SAMPLE ACORD						
ACORD		CERTIFICATE OF INSURANCE			DATE (MM/DD/YY): Date	
PRODUCER:		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.				
Name of Insurance Agency (must be licensed in NV) Street Address City, State Zip Phone Number		INSURERS AFFORDING COVERAGE			NAIC #	
INSURED:		INSURER A Name of Insurance Company				
Name of Insured Organization DBA (if any) Street Address City, State Zip Phone Number		INSURER B				
		INSURER C				
		INSURER D				
		INSURER E				
		INSURER F				
COVERAGES						
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 TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
CO	TYPE OF INSURANCE	POLICY #	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS	
	GENERAL LIABILITY ☒ COMMERCIAL LIABILITY ___ CLAIMS MADE ☒ OCCUR ___ AGGREGATE APPLIES PER: ☒ POLICY ___ PROJ ___ LOC	Policy Number Policy number must match endorsements.	Date Dates must cover the length of the event.	Date	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES \$100,000 MEDICAL EXPENSE (any one person) \$5,000 PERSONAL/ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS – COMP/OP AGG \$1,000,000 Participant Legal Liability \$1,000,000	
	AUTOMOBILE LIABILITY ___ ANY AUTO ___ ALL OWNED AUTOS ___ SCHEDULES AUTOS ___ HIRED AUTOS ___ NON-OWNED AUTOS	Policy Number	Date	Date	COMBINED SINGLE LIMIT BODILY INJURY (per person) BODILY INJURY (per accident) PROPERTY DAMAGE	
	PROFESSIONAL LIABILITY ___ OCCUR ___ CLAIMS MADE ___ RETRO DATE	Policy Number	Date	Date	EACH CLAIM AGGREGATE	
	WORKERS COMPENSATION AND EMPLOYERS LIABILITY	Policy Number	Date	Date	STATUTORY LIMITS EL EACH ACCIDENT EL DISEASE – EMPLOYEE EL DISEASE - POLICY LIMIT	
	EXCESS LIABILITY ___ OCCUR ___ CLAIMS MADE ___ DEDUCTIBLE ___ RETENTION \$	Policy Number	Date	Date	EACH OCCURRENCE AGGREGATE	
	OTHER	Policy Number	Date	Date	LIMIT LOSS OF USE LIMIT INCREASED COST LIMIT SITE LIMIT DEDUCTIBLE	
DESCRIPTION OF OPERATION/LOCATIONS/VEHICLES/SPECIAL ITEMS						
1. League: (Producer must indicate name of league covered under the policy.) 2. Sporting Event: (Producer must indicate name of the sporting event covered under the policy.) 3. Certificate Holder below is named as additional insured per attached CG 20 26 07 04 or equivalent.						
CERTIFICATE HOLDER			CANCELLATION			
City of Las Vegas Its Elected Officials, Agents, Employees and Volunteers c/o Department of Parks, Recreation & Cultural Affairs 2221 Maverick Las Vegas, NV 89108			Standard language accepted. AUTHORIZED REPRESENTATIVE Signature required.			



ENDORSEMENTS PAGE SAMPLES

Please submit your 2 Endorsement pages with the following requirements:

Additional Insured Endorsement Page Sample

1
Policy number must be listed on document and match Certificate of Insurance.

2
Insured's Name must be listed on document and match Certificate of Insurance.

3
Name of Person or Organization:
City of Las Vegas, c/o Parks, Recreation & Cultural Affairs, 2221 Maverick, Las Vegas NV 89108 and its elected officials, agents, employees and volunteers.

4
Policy number must be listed on document and match Certificate of Insurance.

5
Policy changes must be effective during the length of the sporting event or be current during the allocation season.

6
Insured's Name must be listed on the document and match Certificate of Insurance

7
The language must show PARTICIPANT LEGAL LIABILITY or PARTICIPANT LIABILITY, which is normally excluded from a policy has been added back in to the coverage. **In case of a blanket endorsement, producer must submit Declarations and Forms page of the policy in addition to blanket endorsement page.**

POLICY NUMBER: XXXXXXXXXXXX **1** COMMERCIAL GENERAL LIABILITY

INSURED: XXXXXX XXXXXXXXXXXX XXXXXXX **2**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

SCHEDULE

Name of Person or Organization: City of Las Vegas, c/o Parks, Recreation & Cultural Affairs, 2221 Maverick, Las Vegas, NV 89108 and its elected officials, agents, employees and volunteers **3**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule as an insured but only with respect to liability arising out of your operations or premises owned by or rented to you.

***NOTE:** If your insurance company will not issue an endorsement due to the way the policy is written, the complete policy, showing the policy number matching the Certificate of Insurance must be submitted.

Participant Legal Liability Endorsement Page Sample

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

This endorsement forms a part of the policy numbered below:

Policy Number	Policy Changes Effective	Company
XXXXXXXXXXXX 4	01-01-2014 5	Name of Insurance Company

Name Insured **6**

Must be identical to the name listed on the field use reservation application, permit and any required permits or licenses.

Changes

With respect to coverage by the endorsement, the provisions of form CG0001, Commercial General Liability coverage Form, apply unless modified by the endorsement: **7**

A. PARTICIPANT LIABILITY
PARTICIPANT LIABILITY LIMIT: \$2,000,000 each "occurrence"

The following provisions are added under coverage a with respect to "bodily injury" to a "participant" while practicing or participating in any contest or exhibition of sport activity.

- Limits of Insurance
- The PARTICIPANT LIABILITY LIMIT shown above is the most we will pay for each claim or "suit" arising out of one "occurrence". The PARTICIPANT LIABILITY LIMIT is part of and not in addition to the limits shown in the Declarations for Each Occurrence.
- Additional Definitions
The following addition definitions apply:
 - "Participant" means any person while practicing for or participating in any contest or exhibition of amateur sport activity, including any person permitted to enter any "restricted area" of competition while occupied by competitors.
 - "Restricted are" means any area where access to the general public is prohibited.