

Special Events

This memo will provide you with the key loss control/risk management guidelines when the member decides to allow a third party to utilize facilities owned by the member for a special event. These same guidelines should be followed for any member sponsored special event for all vendors. The guidelines are as follows:

- Require that the third party provide proof of insurance (a certificate of insurance) for the special event.
- The member should be named as additional insured on the certificate of insurance
- A contract should be signed between the third party and the member holding the member harmless for the event and indemnifying the member for any damages incurred as a result of the event.
- All participants in the event should be required to sign a waiver of liability prior to the event. No participant should be allowed to compete without the waiver.
- All vendors at the special event should also be required to provide proof of insurance naming the member as an additional insured. In the event the vendor does not carry insurance, the contract holding the member harmless should be utilized.
- Limits required by the member should be at a minimum of \$1M for General Liability and Auto Liability. For Special Events involving Racing (Mud Runs/Drag Races/Demolition Derbies/Tractor Pulls/etc), the third party should provide the member with at least \$1M for Spectators Liability Coverage. Workers Compensation should also be provided at Statutory limits for Coverage A and a minimum \$100/\$500/100 for Coverage B.
- For those events not covered by the KACo All Lines Fund (KALF), contact your KACo marketing representative for help in placing coverage for the event thru a specialty carrier.

The county attorney or counsel for the member should be able to quickly provide the appropriate documents for the hold harmless and indemnification clauses, including the waiver. Please don't hesitate to contact us with any questions.