

## INSURANCE

The following insurance shall be maintained by the Organizer at all times from the beginning to the end of the physical presence of the Organizer and/or its property or equipment (including equipment not owned by Organizer which is placed by the Organizer or a subcontractor) at event site(s), including all activities (setup, teardown, etc.), with limits not less than those set forth below:

**Commercial General Liability (“CGL”):** issued on an occurrence basis meeting at least the following specifications: (The City must agree in writing to any waiver or modification.)

1. **Minimum Limits:** \$2,000,000.00 Per Occurrence.  
\$2,000,000.00 Per Occurrence for bodily injury.  
\$4,000,000.00 General Aggregate.
2. **Form:** Unmodified ISO form CG OO O1 04/13.
3. **Additional Insureds:** This CGL insurance is to be endorsed with an unmodified ISO CG 20 10 04/13) Additional Insured Endorsement listing the City of Reno, including its elected officials, officers, employees agents and volunteers as additional insureds. (*and RDA, including its officials, officers, employees, agents and volunteers and ReTRAC where appropriate*) No language excluding coverage for the acts or omissions of the additional insured shall be contained in the endorsement.
4. **Primary:** This insurance shall be endorsed to provide primary and non-contributing liability coverage. It is the specific intention of the parties and this requirement, and obligation of the Organizer, that all insurance held by the City of Reno and the Reno Redevelopment Agency shall be excess, secondary and non-contributory.
5. **Waiver of Subrogation:** This insurance is to include an endorsement waiving the insurer’s rights of subrogation against the City of Reno (*and RDA*).
6. **Notice:** This insurance is to contain a provision for 30 days prior notice to the City of Reno required for cancellation or material change.
7. **Certificate of Insurance:** A copy of the required Endorsements along with the Schedule of Forms and Endorsements page of the policy listing the required Endorsements as issued modifications to the policy, shall be attached to the certificate of Insurance provided by Organizer to the City at least 30 days in advance of the event. The event name and permit number for the event shall be included on the certificate.

**Automobile Liability:** meeting at least the following specifications: (The City must agree in writing to any waiver or modification.)

1. **Minimum Limits:** \$1,000,000.00 Per Occurrence.  
\$2,000,000.00 General Aggregate.

2. **Scope:** This insurance shall cover bodily injury and property damages caused by by an accident and resulting from the ownership, maintenance or use of an automobile, including owned, hired and non-owned.
3. **Waiver of Subrogation:** This insurance is to include a waiver of subrogation by insurer as to the City of Reno (*and RDA*).
4. **Notice:** This insurance is to contain a provision for 30 days prior notice to the City of Reno required for cancellation or material change.
5. **Certificate of Insurance:** A copy of the required Endorsements along with the Schedule of Forms and Endorsements page of the policy listing the required Endorsements as issued modifications to the policy, shall be attached to the certificate of Insurance provided by Organizer to the City at least 30 days in advance of the event. The event name and permit number for the event shall be included on the certificate.

**Workers Compensation and Employer's Liability:** meeting at least the following specifications: (The City must agree in writing to any waiver or modification.)

1. **Minimum Limits:** No less than the limits required by Nevada Law, with at least: Employer's Liability of: \$1,000,000.00 for each employee Per Accident and Per Disease.
2. **Waiver of Subrogation:** This insurance is to include an endorsement waiving the insurer's rights of subrogation against the City of Reno (*and RDA*) which is at least as broad as ISO form WC 00 03 13.
3. **Notice:** This insurance is to contain a provision for 30 days prior notice to the City of Reno required for cancellation or material change.
4. **Certificate of Insurance:** A copy of the required Endorsements along with the Schedule of Forms and Endorsements page of the policy listing the required Endorsements as issued modifications to the policy shall be attached to the certificate of Insurance provided by Organizer to the City at least 30 days in advance of the event. The event name and permit number for the event shall be included on the certificate.

**Other Insurance and Requirements:** (The City must agree in writing to any waiver or modification.)

1. **Acceptable Insurance Carriers:** All insurance must be placed with reputable carriers authorized to do business in Nevada with an A.M. Best and Company, Inc. rating of A- or better.
2. **Subcontractor Insurance:** Organizer shall include all subcontractors as insureds under its policy(s) or it shall require its subcontractors to maintain separate liability coverages and limits as set forth herein.