



City of Chico - General Services Department - Park Division

Park Permit Insurance Requirements - Information Sheet

Following is a summary of the insurance requirements for the issuance of a Park Permit pursuant to Section 12R.08.240 Chico Municipal Code and City Risk Management Office procedures:

An applicant for a Park Permit shall obtain and provide to the City evidence that the applicant has a commercial general liability insurance policy from a U.S. domiciled insurance company licensed to do business in the State of California with a Best rating of “B” or better, or an unlicensed U.S. domiciled company with a rating of “A”; providing coverage against all liabilities for death, personal injury or property damage. Only an Occurrence policy is acceptable.

The commercial general liability insurance obtained shall be in an amount of at least \$1,000,000 for each occurrence, and \$2,000,000 in the aggregate, with a maximum policy deductible of \$500, except in the event of a Bidwell Park and Playground Commission permit authorizing a public event which exposes the City to liabilities in excess of \$1,000,000, then the insurance shall be in an amount which the Bidwell Park and Playground Commission determines necessary, based on the City’s Risk Management recommendation, to fully cover the City’s exposure to all such risks.

Applicants for a Park Permit must submit evidence of coverage in the form of an original **certificate of insurance with policy endorsements** executed by an authorized official of the insurer. The policy endorsements to be attached to the certificate shall provide that:

1. The City of Chico, its officers, boards and commission, and members thereof, its employees and agents are covered as **additional insureds** as respects to **any** liability arising out of the activities of the named insured. **A CG 2012 endorsement form or equivalent is required.**
2. The insurance coverages afforded by this policy shall be **primary** insurance as respects the additional insured. Any insurance or self-insurance available to the additional insureds shall be excess and non-contributing to any loss.

In addition, the certificate of insurance or endorsement must provide to the City at least **thirty (30) days prior notice of cancellation** or material change in coverage.

Your reservation may be canceled if the insurance is not approved at least two weeks prior to the scheduled event.

Please provide this information sheet to your insurance agent or broker and request that he or she issue the certificate, with endorsements, to the City of Chico, Attention: Risk Management, P.O. Box 3420, Chico, CA 95927. The City will not issue the Permit until the evidence of insurance is approved. If your agent or broker has questions regarding these insurance requirements, he or she should call the Risk Management office at (530) 879-7903, (530) 895-4733 fax, or RiskManagement@ci.chico.ca.us.