

Seminole County, Florida

Special Event Permit Insurance Requirements

The event sponsor shall be responsible for providing Seminole County an appropriate Certificate of Insurance on a currently issued Acord form. The County reserves the right to change these limits of insurance based on event type, size, location, or risk. Seminole County Risk Management will make the final decision on the amount of insurance required, based on individual events.

PLEASE NOTE: The Certificate of Insurance must list Seminole County, Florida, its officials, officers, and employees as Additional Insured under all types of required insurance; must evidence a Waiver of Subrogation on all types of required insurance; must provide a 30-day notice of cancellation (10-days for non-payment) to Seminole County if the event is more than 30 days away; and must include the event name and date in the description box.

The Certificate Holder shall read:

Seminole County, Florida
Seminole County Board of County Commissioners
1101 E First Street
Sanford, FL 32771

Required Insurance:

Occurrence based **General Liability Insurance** in the amount of \$1,000,000 Per Occurrence. If there is food sales or consumption at the event, each vendor (an entity retaining profits from their sales) must provide proof of a minimum of \$1,000,000 Products/Completed Operations coverage.

If automobiles are used as part of the event, **Automobile Liability** Insurance in the amount of \$1,000,000 Per Occurrence is required in the form of *Any Auto* or all *Owned, Hired, and Non-Owned Autos*.

If there is the sale or consumption of alcoholic beverages at the event, **Liquor Liability** Insurance with a minimum limit of \$1,000,000 Each Common Cause is required.

Additional insurance and bonding requirements will apply if the event involves fireworks displays. Additional insurance requirements may apply if the event involves rides, aircraft, or drones. The Hold Harmless Agreement on the application must be signed and individual vendors will also be required to sign a Hold Harmless Agreement and secure and evidence insurance. The event sponsor is responsible to ensure each vendor complies with this requirement.