CERTIFICATE OF INSURANCE

Evidence of financial responsibility from event chairperson, organization and others with whom the City of Wildwood does business is required. Evidence should be in the form of a document that is issued by an insurance company or their authorized representative, which spells out the insurance coverage in force at the dates and times the special event will occur. It does not serve as a binder and does not confer rights upon the holder. The policy must be current and not expire before or on the dates of the event.

The City Administrator or Mayor and Commissioner's may refuse to grant the use of permission to execute the Special Event whenever in their judgment there is good reason why permission should be refused. They shall not be required to give a reason for such refusal.

Individuals – Block Parties or any other oriented parties

<u>Non-Profit/Charitable Groups</u> – Civic Groups, Social Groups, Support Groups or any other group that does not gain profits.

<u>Commercial Rental</u> – Any organization that is for profit (i.e. Associations, Corporations, Partnerships, etc. ...)

I. INDIVIDUALS

A. General Liability Limit

\$100,000

Evidence that the individual has personal liability insurance in force is required to use any City of Wildwood property or facility. This would be in the form of Homeowners, Condo, or Tenant's policy where the personal liability coverage is included along with other coverage for the individual. A copy of the policy needs to be kept on file with the Special Event Application as evidence of coverage.

II. NON-PROFIT/CHARITABLE GROUPS

A. General Liability Limit

\$300,000

- **B.** City of Wildwood, N.J. named as "Additional Insured" with Endorsement page(s)
- C. Executed Hold Harmless Agreement required with Special Event Application. The Special Event shall not be allowed to occur or use the City of Wildwood until it has obtained the insurance required under this contract. All coverage shall be with insurance carriers licensed and admitted to do business in the State of New Jersey and acceptable to the City of Wildwood. If the organization/individual contracts with a vendor, evidence of adequate insurance coverage will need to be secured from them.

III. COMMERCIAL (FOR PROFIT) GROUPS

- A. Commercial General Liability Limit \$1,000,000 Combine Single Limit of Liability for Bodily Injury and Property Damage.
- **B.** City of Wildwood, N.J. named as "Additional Insured" with Endorsement page(s)
- C. Executed Hold Harmless Agreement required with Special Event Application. The Special Event shall not be allowed to occur or use the City of Wildwood until it has obtained the insurance required under this contract. All coverage shall be with insurance carriers licensed and admitted to do business in the State of New Jersey and acceptable to the City of Wildwood. If the organization/individual contracts with a vendor, evidence of adequate insurance coverage will need to be secured from them.