



Fruit Ridge Community Collaborative
plant a seed : help it grow

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Insurance Coverage Requirements

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Insurance Liability Coverage Requirements For Indoor and Outdoor Events

General Liability Insurance in the amount of \$1,000,000 (one million dollars) is required for all events. A Certificate of Insurance must be presented to the reservation office, no later than 5 business days prior to your event date.

*If you are obtaining insurance through your personal insurance company, it is imperative that they contact our Events Facility Manager to ensure that all requirements have been met.

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Certificate of Liability Insurance: The Client shall, at their own expense, procure and maintain, for so long as it uses or occupies The Fruit Ridge Community Collaborative space, public liability and property damage insurance for protection against liabilities related to the use or occupancy of the space, with a minimum combination single limit capability of not less than \$500,000 per occurrence. Host liquor liability is \$1,000,000 per occurrence. FRCC requires all certificates of insurance to be submitted on a standard ACORD form. This must be received by our Events Facility Manager no later than 5 business days prior to your event date.

Following are the requirements for proof of insurance:

- Liability insurance carried by the Client shall be Commercial General Liability which should include but not be limited to contractual liability, broad form property damage, personal injury and products and completed operations coverage.
- Fruit Ridge Community Collaborative MUST be listed as the certificate holder as well as additional insured with respects to General Liability.

- An endorsement specifically naming “ Fruit Ridge Community Collaborative Site, PRO Youth and Families and Social Good Fund, Inc., its officials, agents, employees and volunteers” as additionally insured must accompany the Certificate of Insurance (The endorsement page is often referred to as page CG 2011 11 85.)
- If alcohol is being served, (Certificate of Insurance must state that alcohol is covered under the policy).
- Name and address of the Facility you are using.
- Date(s) and times of your event.
- Permit/Reservation Number.
- Certificate of Insurance must be received by FRCC five (5) business days prior to event. **Failure to obtain proper insurance can result in cancellation of event and all fees forfeited.**