

Town of Hamden

Sample Accord COI W/Description

1. Company Name and Address: Legal name and address of the insured entity or Individual.
 - Must match applicant exactly
2. Producer/Agent name and address: The insurance Agent/Broker who issues certificates.
3. Carrier names: Name of the company(ies) that holds your insurance policy(ies). They are responsible for paying when you file a covered claim.
4. Policy type: The types of insurance required by the contract.
5. Policy Number: Complete Number – Can not be Masked
 - Example based on standard coverage – however, coverage may vary depending on relationship request.
6. Policy Effective date: The date the policy coverage begins.
 - Must be on or before requested engagement date.
7. Policy expiration date: The date the policy coverage ends.
 - Must be on or after the requested engagement date.
8. Policy limits: The maximum amount of money an insurance company will pay you for a covered loss.
 - Must minimally be what is requested by town, per policy line.
9. Denotation of additional insured and waiver of subrogation: The Town request to be Additional ***insured with Waiver of subrogation, both boxes must be checked for each required policy line.***
10. ***Description box: Summary of event with the date(s) and actual event location.***
Example: Mayor Peter Villano Park: Millrock, 58 Wadsworth st., Hamden, CT 06517
11. ***Certificate holder: Town of Hamden, 2750 Dixwell Ave, New Haven, CT 06514***
12. Producer's signature: signature of the Insurance Agent/Broker who issues certificates – must be signed.

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The Vendor shall obtain and pay for the insurance coverage described below with the indicated minimum limits. The Vendor agrees to furnish Certificates of Insurance to the Town and/or Board of Education certifying coverage to be in effect for the term of this contract and that the Town and/or Board of Education will be given sixty (60) days written notice of cancellation or non-renewal.

These requirements also apply to any subcontractor or common carrier used by the Vendor.

<input type="checkbox"/>	I.	WORKERS COMPENSATION	
		a) Connecticut	Statutory Limits
		b) Applicable Federal	Statutory Limits
		c) Employer's Liability	\$100,000 per Accident
			\$500,000 Disease
			\$100,000 Disease, Per employee

<input checked="" type="checkbox"/>	II.	COMMERCIAL GENERAL LIABILITY	
		Bodily Injury and Property Damage	
		General Aggregate	\$1,000,000
		Products & Completed Operations Aggregate	\$1,000,000
		Personal Injury/Advertising	\$1,000,000
		Each Occurrence	\$1,000,000
		Fire Damage	\$ 50,000
		Medical Expense	\$ 5,000

Coverage to include Premise-Operations, Contractors Protective Liability, Products & Completed Operations, Explosion, Collapse & Underground, Contractual Liability, & Broad Form Property Damage.

<input type="checkbox"/>	III.	BUSINESS AUTOMOBILE LIABILITY (including owned, hired & non-owned vehicles)	
		Liability (Combined Single Limit)	\$1,000,000

(If hazardous material or potential pollutants are transported, MCS90 – Accidental Pollution coverage is required)

<input type="checkbox"/>	IV.	UMBRELLA/EXCESS LIABILITY (If Required)	
		Liability Limit – Each Occurrence over primary	\$ _____
		Self-Insured retention	\$ 10,000

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☐ V. RAILROAD PROTECTIVE LIABILITY (If Required)
Bodily Injury and Property Damage \$1,000,000 Each
Occurrence \$1,000,000 Aggregate

☐ VI. POLLUTION LIABILITY (If Required)
Bodily Injury and Property Damage \$1,000,000 Each
Occurrence \$1,000,000 Aggregate

☐ VII. PROFESSIONAL LIABILITY (If Required)
Bodily Injury and Property Damage \$1,000,000 Each
Occurrence \$1,000,000 Aggregate

VIII. CYBER LIABILITY (If Required)

IX. The Town of Hamden and/or Hamden Board of Education to be named as an additional insured on all policies except Workers Compensation.

X. If the insurance request is made to a vendor, The Vendor shall hold the Town of Hamden and/or Hamden Board of Education harmless for any and all injuries to persons and/or property resulting out of the performance of this contract and resulting from the Vendors negligence.

In the event the permittee does not have their own insurance coverage they may purchase a special event policy through Gatherguard at <https://gatherguard.com/>.

Note: The Town of Hamden does not own any rights Gatherguard or Intact insurance, nor are they a subsidiary of the Town of Hamden. This is merely a recommendation as a vendor in which to obtain the necessary special event coverage. No Town employee would be able to answer any policy specific questions beyond what is requested to secure the location



GATHERGUARD Special Event Coverage

An exclusive CIRMA member value+ coverage enhancement.

OVERVIEW

Special events, whether a wedding reception or a professional seminar, involve considerable coordination and careful planning. But despite these efforts the unexpected may occur—exposing your entity and the host/organizer to potential liability for bodily injury or property damage. CIRMA can help with GatherGuard—a liability insurance program that provides hosts/organizers with convenient, low-cost coverage for special events held at local venues. GatherGuard, available through Intact Insurance, can help mitigate your risks, while providing valuable protections to your entity and to the host/organizer.

WHAT IS GATHERGUARD?

When an individual or organization rents a facility or venue for an event, GatherGuard provides low-cost insurance protections. It protects both the host/organizer and your entity against claims by guests who may be injured as a result of attending the event. It's an easy-to-use, fast method of insuring most types of events including:

- weddings and receptions
- meetings and seminars
- birthday parties
- festival and cultural events
- concerts

HOW IT WORKS

Intact Insurance will work with you to set coverage limits, special additional insured language (if required by your entity; must be approved by Intact Insurance); and contact preferences. You will be able to see predetermined information, options customized to your entity, and the type of event being held.

Hosts/organizers can purchase special event insurance directly at gatherguard.com, Intact Insurance's simple online system. Their support team is available by phone or email to answer questions about GatherGuard or to offer technical assistance to you or the host/organizer.

PROTECTION IN THREE EASY STEPS

1. The host/organizer visits gatherguard.com and answers a few basic questions.
2. Once approved, the host/organizer purchases their insurance coverage online and the coverage is bound.
3. A Certificate of Insurance (COI) is automatically sent via email to your public entity and/or school district's COI contact, the host/organizer and to CIRMA.

It's that easy.
Scan and see
for yourself.

