



# City of Tampa

*Jane Castor, Mayor*

**Parks & Recreation Department**

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Tampa, FL 33607

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## Insurance Requirements for Special Events

### General Requirements

All permittees must provide insurance at their own expense prior to permit issuance. Insurance must be from a company authorized to do business in Florida with an A.M. Best rating of B+ or better (Class VII or higher) or otherwise acceptable to the City of Tampa (City).

### Required Coverage

All event organizers, vendors, and/or permit holders submitting a Certificate of Insurance (COI) must provide proof of the following minimum insurance limits:

#### Commercial General Liability (Required for all permits)

- \$1,000,000 per occurrence
- \$2,000,000 per aggregate
- Must include:
  - The City of Tampa as Additional Insured
  - Severability of Interest
  - Waiver of Subrogation in favor of the City

#### Worker's Compensation (if applicable)

- Must be provided in accordance with Florida Statutes

#### If Worker's Compensation is not carried:

- Vendor/permittee must provide one of the following:
  - A valid State of Florida Workers' Compensation Exemption Certificate, OR
  - A signed written statement confirming:
    - The total number of employees and
    - That the business does not carry Workers' Compensation coverage

*The City reserves the right to request additional documentation to verify eligibility for exemption.*

### **Automobile Liability (if applicable)**

Required if event/production vehicles will be driving on the greenspace and/or City property. Food trucks/vendors must carry Automobile Liability for the vehicle. They must also include vendor sales coverage under General Liability.

### **Liquor Liability (if applicable)**

Liquor liability is required when alcohol is sold, served or distributed at events on City property. Examples: beer or wine sales, alcohol included with admission, etc.

### **Participant Liability (if applicable)**

Required when events include active participant involvement with inherent risks.

Examples: walks/runs, fitness classes, competitions, etc.

## **Documentation Requirements**

Insurance must be provided as:

- A completed ACORD 25 Certificate of Insurance (or equivalent)
- Signed by an authorized insurance representative (with proof of authorization)
- Must include:
  - Policy number (no binders)
  - Required endorsements
  - Coverage dates including setup and breakdown
  - City's name and address as listed below:

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Additional Requirements:

- Insurance must be primary to the City's coverage
- Claims-made policies must show the retroactive date

## **Submission and Compliance**

Insurance must be submitted within the required timeframe provided for the permit type. Failure to provide a complete and acceptable Certificate of Insurance, including all required endorsements and a valid policy number, within that timeframe will result in an automatic denial of the permit.