



Financial Services
Risk Management
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City of Fort Collins Special Events Insurance Requirements

General liability insurance coverage is required for most special events occurring on City property. A special event is defined as any organized activity involving the use of, or having impact upon, public property, facilities, public parks, sidewalks or street areas that require a permit. Special events permits, insurance certificates and limits must be reviewed by the city and permits will not be issued without a certificate of liability insurance in most instances. The risk management office will review your permit application and notify you of specific insurance requirements applicable to your planned event.

Auto liability insurance is required if vehicles are used for other than normal and standard commute purposes. If applicable, this coverage is required for owned, non-owned, leased or hired vehicles with a minimum coverage limit of \$500,000

The City of Fort Collins does not facilitate Special Event Insurance, but the below information may be helpful in securing short-term liability insurance.

What is an Insurance Certificate?

An Insurance Certificate demonstrates the existence and terms of a particular insurance policy. It is common for insurance certificates to specifically name another involved party as insured when it relates to common business interests. Insurance Certificates must be provided to the City preceding event approval and this should be done as early as possible.

Where can I get an Insurance Certificate?

- The best place to obtain an insurance certificate is through an already existing insurance policy maintained by your organization, affiliation, business or home owners insurance. There is usually little or no cost for the issuance of an insurance certificate on an existing policy. The request for such a certificate is usually placed through the agent, broker, or risk management department of the organization.
- If there is no existing insurance that will provide coverage, you will want to shop for insurance coverage and may be able to obtain an insurance policy and certificate that specifically covers the special event. Many times a special event may be included as “rider” or “endorsement” to an existing liability insurance policy. Your insurance agent or broker may be the best place to start asking questions.

What is required on the Insurance Certificate?

- One Million Dollars of General Liability Insurance is typically the minimum accepted. Some events may require higher or lower limits.
- Specific liquor liability if alcohol is served on public property.
- Auto Liability if event meets the requirements described above.
- The event sponsor must be the “named insured.”
- The City of Fort Collins must be specifically “named as the additional insured.”
- The City of Fort Collins must be identified as the “certificate holder”.
- The certificate must be on the current Insurance Service Organization (ISO) form.
- The policy must be current through the event date.
- Please also note the event name and date(s) on the certificate so we can ensure it is appropriately placed with the correct event.

Questions on the requirements for special events insurance can be directed to the City's Risk Management Department at (970) 221-6807