



Recreation Center Rental Insurance Requirements

The City and County of Denver requires that parties obtaining certain types of permits provide insurance coverage. The purpose of this requirement is to protect the parties holding the permit, as well as the City and County of Denver’s exposure of having these activities take place on its premises.

Evidence of required insurance coverage must be provided by your established deadline in order to receive your final permit. We reserve the right to cancel or revoke the permit if evidence of this coverage is not provided by the deadline. The permit applicant must provide the insurance certificate directly to the Recreation Center Rental Team – please do not have your insurance provider send it.

Insurance you are required to carry but do not need to provide evidence of:

- Workers’ Compensation – If applicable (business owners), coverage must be carried per State law
- Auto Liability Insurance – Business or personal auto insurance per State law

Insurance Requirements for Recreation Center Rentals:

Event Type	General Liability Insurance ¹	Host Liquor Liability ²	Auto Insurance ³	Professional Liability
Under 99 people (citizen applicant)				
Over 100 people (citizen applicant)	✓			
Special Occasion (weddings, parties, etc.)	✓	✓	✓	
Alcohol served	✓	✓	✓	
Medical event (vaccinations, physical therapy, etc)	✓	✓	✓	✓
Contact Sports	✓	✓	✓	

1 The City must be included as additional insured
 2 Host Liquor Liability is included in standard TULIP policies.

General Liability:

- \$1,000,000 limit
- The City must be listed as “additional insured” with the following specific phrase:
 “The City and County of Denver, its Elected and Appointed Officials, Employees and Volunteers are included as Additional Insured with respects to the Commercial General Liability.”
- The name of the insured must exactly match the name of the permit applicant

Options to provide General Liability Coverage:

1. Purchase commercial coverage of your choice
2. Use a private homeowners or business/non-profit insurance policy that meets requirements above
3. Purchase Tenant User Liability Insurance (TULIP)
 (a separate information sheet will be provided to you by the Recreation Center Rental Team upon your request)