

Park and Event Facility Permit 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 deadline. The permit applicant must provide the insurance certificate to the Parks Permit Office – please do not have your insurance provider send it directly to the Parks Permit Office.

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

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**

The additional insurance requirements for alcohol are as follows:

- Liquor Liability if you are SELLING alcohol
- Host Liquor Liability if you are SERVING alcohol
****If a caterer is serving alcohol, we require a copy of the caterer's host liquor liability certificate and will accept that as fulfilling the host liquor liability coverage requirement*
- 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 and Liquor (including Host) 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 Park Permit Office on your request)
Host liquor liability coverage is automatically included in a TULIP policy