

Insurance Requirements

Commercial Users:

- A. The user hereby agrees to name the municipality as an additional insured on the Commercial General Liability Policy.
- B. The policy naming the municipality as an additional insured shall:
 - Be an insurance policy from an A.M. Best rated "secured" New York State licensed insurer;
 - Contain a 30 day notice of cancellation;
 - State that the organization's coverage shall be primary coverage for the Municipality, its Board, employees and volunteers; and
 - Additional insured status shall be provided with ISO endorsement CG2026 or its equivalent.
- C. The user agrees to indemnify the municipality for any applicable deductibles.
- D. Enclose a copy of the endorsement providing additional insured status.
- E. Insurance Requirements:
 - **Commercial General Liability Insurance**
 - \$1,000,000 per occurrence \$2,000,000 aggregate
 - If Liquor is served: Liquor Legal Liability \$1M occurrence
- F. User acknowledges that failure to obtain such insurance on behalf of the municipality constitutes a material breach of contract and subject it to liability for damages, indemnification and all other legal remedies available to the municipality. The user is to provide the municipality with a certificate of insurance, evidencing the above requirements have been met. The failure of the municipality to object to the contents of the certificate or the absence of it shall not be deemed a waiver of any and all rights held by the municipality.

Individuals:

Required Insurance:

- **Homeowners Insurance**
- **Section Two-Liability:** \$300,000 limit of liability. Policy shall not exclude the off-premises activities of the insured.