

Insurance Requirements

To enter a contract with the City of Bellevue or rent most City facilities, you must provide proof of insurance meeting City standards. You may also need to provide proof of insurance to your venue, if you are using a location like Compass Plaza or another private property.

Insurance coverage protects you, your organization, and the City in case of liabilities, accidents, or unforeseen events. Not only is it a requirement—it's good practice for event management.

Basic Standards

In general, you must provide a Certificate of Insurance meeting the following standards:

- **Minimum coverage:** While insurance requirements may vary depending on the type of activity (for example, business automobile coverage may be required if you are operating a vehicle as part of your program), the city's minimum required insurance is:
 - Commercial general liability coverage with limits of at least **\$1 million** per occurrence and **\$2 million** annual aggregate.
 - Workers' compensation and stopgap coverage as required by the industrial insurance laws of the State of Washington.
- **Additional insured:** Your commercial liability coverage must be endorsed to include the City of Bellevue as an "additional insured." The endorsement must include the City of Bellevue and its officials, employees, and volunteers.
- **Certificate holder:** The City of Bellevue must be listed as the Certificate Holder. Be sure to use the City's official mailing address:

*City of Bellevue
P.O. Box 98009
Bellevue, WA 98009-9012*

If you are a business or nonprofit, you probably already have insurance coverage meeting these standards. Your insurance broker can help provide an acceptable Certificate of Insurance.

Special Event Insurance

If you are an individual organizer or otherwise do not have general liability insurance meeting the City's standards, you can obtain **special event insurance**. This coverage is inexpensive, scaled to your program, and time-bound. Generally, you provide some details about your event or program, pay \$100-\$200 depending on specific details, and the broker provides a Certificate of Insurance instantly. The whole process takes about 15-20 minutes.

While we cannot recommend specific insurers, and you should conduct your own due diligence before entering any business contract, the following providers can meet the city's requirements:

- GatherGuard (gatherguard.com)
- The Event Helper (theeventhelper.com)
- Eventsured (eventsured.com)

That said, coverage from any provider meeting the City's minimum standards is acceptable.

Be sure that the Certificate of Insurance meets the standards described above. Several of the providers listed have web interfaces to add additional insureds and certificate holders.

