



Unified Government of Athens-Clarke County  
Leisure Services Department

**CERTIFICATE OF INSURANCE REQUIREMENTS**

Athens Clarke County policies and procedures require that outside organizations/entities holding events in ACC parks and facilities comply with all of the terms and conditions of the insurance requirements. A Certificate of Insurance represents a "snapshot" of that organizations insurance program as of the date the certificate is issued. **The Certificate of Insurance should be provided on an ACORD form.**

**See the attached SAMPLE of the Certificate of Insurance form showing locations, by number, on where to place information on the following requirements:**

- 1) The Certificate of Insurance's issue date should not be more than 15 days from the date of its receipt.
- 2) The name of the "Insured" should be the name of the entity requesting the permit, usually the organization holding the event.
- 3) Athens-Clarke County requires the use of insurers with a minimum AM Best rating of B+ VIII and authorized to write insurance in the State of Georgia.
- 4) "Commercial General Liability" must be written on an "Occurrence" basis, providing \$1,000,000 coverage per occurrence with an aggregate of \$2,000,000
  - \* If the event involves an athletic competition or demonstration, the Certificate of Insurance must clearly indicate that liability for unintentional injuries caused by participants/demonstrators to spectators is included.
  - \* The policy must not exclude either Personal Injury/Advertising Injury, Damage to Rented Premises, or Products/Completed Operations.
- 5) A "Policy Number" or binder number must be indicated.
- 6) The "Effective Date" and "Expiration Date" must cover the entire duration of the event including set-up and take-down periods.
- 7) YOUR limits of liability may be less than those required. If necessary, they may be supplemented with Umbrella Liability, provided the combined limit satisfy the minimum requirement and **Athens-Clarke County** is listed as "Additional Insured" on the Umbrella Policy or the Umbrella policy is noted as "Follow Form" on the certificate.
- 8) Special liability coverage such as Automobile, Watercraft, Aircraft, etc., may be required, if staff indicates such coverage is required, place the details where appropriate on the Certificate.
- 9) "**Athens-Clarke County Unified Government**" must be shown as "Additional Insured" in the Description of Operations section. This section should also include the Name, location and date(s) of the event.
- 10) The 30 day endeavor to notice requirement must be included. If the General Liability Insurance policy is a short-term special events type policy then this section is not applicable
- 11) The "Certificate Holder" must list the following: **Athens-Clarke County Unified Government**  
P.O. Box 1868  
Athens, GA 30603
- 12) The Certificate **must be signed** by the insurance agent or an insurance company representative. Electronic signatures are acceptable on computer generated certificates.

**PROVIDE YOUR INSURANCE AGENT WITH A COPY OF THESE INSTRUCTIONS AND THE SAMPLE CERTIFICATE OF INSURANCE TO ENSURE THE SPEEDY PROCESSING OF YOUR PERMIT APPLICATION.**