

**Re: Special Event & Public Facility Rental Insurance Requirements**

---

## **Memorandum**

For the purposes of providing clarification to the insurance requirements for Special Event and Facility Rental at the Charlotte County BOCC, the following is being proposed.

### **Individuals**

An Individual lessee, utilizing County facilities, parks or fields shall be required to provide evidence of liability insurance with the minimum limits of two hundred thousand dollar (\$200,000) per occurrence and an aggregate limit of three hundred thousand dollars (\$300,000).

If any individual lessee seeks to utilize County facilities, parks or fields for functions that are open to the public, shall be required to provide evidence of liability insurance with the minimum limits of one million dollar (\$1,000,000) per occurrence and an aggregate limit of two million (\$2,000,000).

### **Entities**

An entity seeking to lease County facilities, pools, parks or fields shall be required to provide evidence of liability insurance with the minimum limits of one million dollar (\$1,000,000) per occurrence with an aggregate limit of two million (\$2,000,000), whether for a private function or a function open to the public.

All entities must include the Charlotte County BOCC as additional insured with regard to General Liability and Liquor Liability, if necessary. The certificate holder information shall be listed as follows:

**Charlotte County Board of County Commissioners  
18500 Murdock Circle  
Port Charlotte, FL 33948**

### **Special Events**

All individuals or entities proposing to organize and hold a special event at County facilities, pools, parks or fields shall be required to provide evidence of liability insurance with the minimum limits of one million dollar (\$1,000,000) per occurrence and an aggregate limit of two million (\$2,000,000).

## County Pools

Any individual or entity seeking to utilize a Charlotte County pool facility for any organized event, ordinary or special, shall be required to provide evidence of liability insurance with the minimum limits of one million dollar (\$1,000,000) per occurrence and an aggregate limit of two million (\$2,000,000).

## Alcoholic Beverages

Any event for which there is an intent to distribute or sell alcoholic beverages shall be required to include evidence of *additional* liquor liability insurance with the minimum limits of one million dollar (\$1,000,000) per occurrence and an aggregate limit of two million (\$2,000,000).

However, alcoholic beverages provided by an individual for personal consumption shall not be considered to be distribution and shall therefore not be required to provide evidence of additional liquor liability insurance.

## Definitions

**Entity** - A group of people organized for some profitable or charitable purpose. Entities include organizations such as groups, classes, businesses, partnerships, charities, trusts, clubs, associations, and other forms of organization.

**Individual** –A private or natural person as distinguished from groups, classes, businesses, partnerships, charities, trusts, clubs, associations, and other forms of organization.

**Special Event** - A special event is a gathering of human beings for a one-time or infrequently occurring event outside normal programs or activities of the sponsoring individual or organizing entity, generally lasting from a few hours to a few days and designed to celebrate, honor, discuss, sell, teach about, encourage, observe, or influence human endeavors.

The characteristics that separate a “Special Event” from an ordinary event are typically, but not exclusively, as follows:

- They must be of limited and fixed duration, typically hours or days at most.
- They must be a one-off or infrequent occurrence, typically monthly or annually at most.
- If they are part of a regular series, they must be an unusual component of the series.
- They must be unique.
- They must require one or more organizers.
- Their execution must be planned and controlled.
- There must be a live audience other than the organizers present at the physical event location.
- They must conform to the definition of a special event.