

## **Stillwater Public Library**

### **Insurance Coverage for Special Events**

Persons or groups renting the meeting rooms at the Stillwater Public Library for any special event (wedding, anniversary, birthday, concerts, fundraising activity or similar events) must have a Certificate of Insurance to cover the event. The purpose of this certificate is to ensure that the renter is assuming liability as it pertains to his/her activities. The renter must provide the library with proof of insurance two weeks (14 days) prior to the event. The event may not take place until proof of insurance is received.

- The insurance policy must be in the name of the person signing the lease agreement with the library.
- Bodily Injury & Property Damage Liability with minimum \$300,000 coverage is required.
- Please instruct your agent or advisor that \$300,000 is the limit for both Bodily Injury and Property Damage coverage. Property damage to the library by guests or vendors will likely not be covered by the bodily injury/liability portion of a homeowner's policy.

If you are not a home owner, or do not wish to use your home owner's policy to cover this event, you will need to purchase an independent policy. To get a quote from One Beacon follow these steps:

1. Visit [www.ebi-ins.com/tulip](http://www.ebi-ins.com/tulip) and search for a venue by entering "Stillwater."
2. Select 216 N. 4<sup>th</sup> Street from the drop down menu (Stillwater City Hall).
3. Please indicate on the questionnaire that your security will be provided by an off-duty police officer, this is NOT an armed guard.
4. When selecting dates for your event, make sure that you have coverage for the entire length of time that tents or rental items will be on-site at the library.

We recommend you contact your insurance agent to determine the amount of coverage you need to protect you and your assets. Acquiring appropriate insurance for your event protects you against claims and also helps protect this building.

If you have questions about our insurance requirements, please contact staff at 651.275.4338 x 129. Your agent may fax the proof of insurance to 651.275.4342.