

# Stillwater



## Public Library

### ***Insurance Coverage Requirements***

**STILLWATER PUBLIC LIBRARY**  
**224 Third Street North**  
**Stillwater, MN 55082**  
**[www.stillwaterlibrary.org](http://www.stillwaterlibrary.org)**

**Sandy Ellis – Venue Coordinator**  
**[sandy@stillwaterlibraryfoundation.org](mailto:sandy@stillwaterlibraryfoundation.org)**  
**651.295.7377 and 651.430.8757**

Persons or groups renting the meeting rooms, catering kitchen or terrace at the Stillwater Public Library for any special event (wedding, fundraiser, company activity, anniversary, birthday, concerts or any 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 (14days) prior to the event. The event may not take place until proof of insurance is received.

#### **General Requirements of the Certificate of Insurances:**

- The insurance policy must be in the name of the person signing the Stillwater Library's Event/Wedding Venue Rental Application.
- Bodily Injury & Property Damage Liability with a minimum of \$300,000 coverage is required.
- Please instruct your insurance 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 of a homeowner's policy.

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 the Library.

If you are not a homeowner, or do not wish to use your homeowner's insurance policy to cover this event, you will need to purchase an independent policy. Check with an insurance agent on how to obtain this coverage.

If you have any questions about our insurance coverage requirements, please contact the venue coordinator at 651.430.8757 or 651.295.7377. Your insurance agent/advisor can email the insurance policy to the venue coordinator at [sandy@stillwaterlibraryfoundation.org](mailto:sandy@stillwaterlibraryfoundation.org).