

# City of West Jordan Facility Use Insurance Certificate Information Sheet

All Renters that use any facility owned by the City of West Jordan agree to be 100% financially responsible for any and all lawsuit costs including but not limited to; attorney's fees and bodily injury or property damages judgments that may result from their or their guest's use of the facility.

To help verify that the Renters can meet this financial obligation and to avoid the heartache of a court action against a Renter, the City of West Jordan requires the Renter provide proof of insurance, also called a Certificate of Insurance (COI). This can be obtained from your insurance Agent or Broker (see below). Please note: even if a certificate is provided, Renters will be held financially responsible if coverage is denied for any reason.

The City requires policy limits of \$1 Million (see Facility Use Policy for complete requirements). This amount was established to cover the full exposure the City faces per the Utah Governmental Immunity Act § 63G-7-101 *et seq.*

Requests to modify these requirements should be submitted to the Event Coordinator. This request, along with the event application and other supporting documents will be forwarded to the Risk Manager for consideration. The Risk Manager will advise the Event Coordinator if the request is granted or denied. Please note: Renters will still be 100% financially responsible for all claim costs, regardless of any modifications allowed.

## **Common Types of Insurance**

**Commercial General Liability (CGL):** Most groups and organizations already carry this insurance. It covers such things as bodily injury, property damage, contractual liability, medical payments for personal injury, coverage for false advertising and attorney's fees. Contact your licensed insurance agent or broker for coverage questions and certificates.

**Homeowners or Personal Liability Umbrella:** Depending on the nature of the activity, some individual policies will extend coverage. Contact your licensed insurance agent or broker for coverage questions and certificates.

**Tenant Users Liability Insurance Protection (TULIP):** These are policies that can be purchased for a single "Special Event" (wedding, craft bazaars, class reunions, etc). These policies are uniquely designed to provide short term liability insurance coverage for tenants of facilities for events which cannot be covered under their current insurance or for which they have no other coverage.

**Every insurance policy is unique. Consult your licensed insurance agent or broker to review coverage questions and to obtain the required certificate.**

## **Resources**

The City of West Jordan does not sell insurance. The City has a contract with an insurance broker that can assist the Renters with the purchase of a TULIP and referrals for a CGL or other insurance policies.

Contact your insurance agent or broker regarding policy or coverage questions.

***Important!!!*** This information is provided as a courtesy and is not intended to be a substitute for legal or insurance advice. The City of West Jordan makes no warranty as to the correctness or completeness of this information. This information is not to be construed as a waiver of any provision of the Utah Governmental Immunity Act § 63G-7-101 *et seq.*