

ADDITIONAL INSURED & CERTIFICATE OF LIABILITY

Commonly Asked Questions

INSURANCE FORM QUESTIONS

What Insurance forms are required by Portland Parks & Recreation?

- Additional Insured Endorsement and the Certificate of Liability

Where do I get these forms from?

- The website for the park you are renting under the “Rental” tab
 - www.Gatewaydiscoverypdx.org

Who do I submit the forms to?

- Gateway Discovery Park
 - Gatewaydiscoverypark@portlandoregon.gov

When are the forms due?

- Both forms are due a MINIMUM of 21 days BEFORE your load-in/event date in the park. You may submit them as soon as you have them completed.
- Begin the process as early as you can as it can take several weeks to obtain forms from the insurance provider for your event.
- Late fees will be provided for insurance forms submitted late.

Will you notify us when our Insurance is approved?

- Yes, staff will notify you by email upon receipt of insurance from your insurer or the Permittee.
- Yes, staff will notify you by email upon approval of insurance.

INSURANCE

Where can I get insurance for my event from?

- Information on obtaining Insurance required to use city facilities and venues can be found here:
 - <https://www.portlandoregon.gov/parks/article/704178>
- The insurance required for permits can be purchased from a variety of sources including:
 - HOME-OWNERS POLICIES: Many home-owners’ policies offer coverage for an event or a special rider can be purchased to cover the event.
 - INSURANCE AGENCIES: Many insurance agencies can put together what is called a special events policy.
 - TULIP PROGRAM: The **Tenant Users Liability Policy (TULIP)** program is what the City of Portland has arranged to make available liability and property coverage for those using City facilities or venues. The TULIP policy is designed specifically for users of City facilities and venues, so it meets our agreement requirements and is often more cost effective. If you use it and your application is accepted, Director Park will be notified directly that your insurance information has been approved. The TULIP program meets the requirements for the required Additional Insured Endorsement and Certificate of Liability. <https://www.portlandoregon.gov/bibs/article/630525>

Can I have my insurer call you for what needs to be done to fill out the forms and to get the forms from you?

- Please send your insurer the forms that are available on the website for the park.

- We will not work directly with your insurance provider to complete your forms. It is the Permittees responsibility to work with the insurance provider.

How much does it cost to get the required insurance?

- We are unable to give you estimated costs as it is determined by your insurer.
- The cost to obtain the required insurance will depend on many variables determined by the insurance provider including but not limited to the size of your event, whether it is public or private event, the length of your event, if alcohol is involved, what kind of elements and structures are involved in your event, etc.

Certificate of Insurance Details

- Please have your insurer follow the requirements from the “Certificate of Insurance” form.
- The Certificate of Insurance must state the date(s) of coverage and provide public liability for bodily injury and property damage in the sum of \$2,000,000 naming the City of Portland, its officers and employees as additional insured. The minimum cancellation clause must be 30 days or more.
- The Additional Insured Endorsement Letter must be signed by the Authorized Insurance Representative and returned with the Certificate of Insurance.
- The Certificate of Insurance and Additional Insured Endorsement forms must be submitted and approved 21 days or more before first Permitted event date.

Additional Insured Endorsement

- Have your insurer follow the requirements from the “Additional Insured Endorsement” form.
- The Additional Insured Endorsement needs to be added into the “Description of Operations/Locations/Vehicles/Special Items” section.
- The Insured named on the Certificate of Liability should be the same as the insured name on the Additional Insured Endorsement form.
- The Insured party should be the same as the Permittee’s name on the permit.
- Policy must provide per-occurrence coverage so the “occur” box should be checked.

What if my insurer refuses to provide the required documents?

- Contact the Rental Coordinator and we will send other acceptable insurance documents that meet the city requirements.