



INSURANCE REQUIREMENTS

Organizations and Businesses must provide the following at least five (5) business days prior to use:

Notwithstanding any terms, conditions or provisions, in any other writing between the parties, the user hereby agrees to effectuate naming the Village of Mount Morris as an unrestricted additional insured on the users General Liability insurance policy.

1. The policy naming the Village of Mount Morris as an Additional Insured shall:
 - a. Be an insurance policy that is A.M. Best rated “secured”, preferably a New York State Admitted Insurer.
 - b. Provide for 30-day notice of cancellation.
 - c. The Village of Mount Morris is listed as an Additional Insured by using ISO endorsement CG2026. If another similar endorsement is used a copy must be provided.

*the above may be provided with Acord Form 25, edition 2016/03

2. Required insurance:
 - a. **Commercial General Liability Insurance - \$1,000,000 per occurrence / \$2,000,000**
 - b. **If the sale of alcohol shall take place at the event, the policy shall provide evidence of liquor liability with limits of not less than \$5,000,000 per occurrence.**
 - c. **Worker’s Compensation with statutory limits, Auto Liability limits of \$1,000,000 (If use of vehicles is applicable).**
3. The above must be provided in advance of any activity or use of the facilities.
4. Use of Acord Form 25 by an insurance provider is the preferred document to be used for proof of coverage. The most current version of this form must be used.
5. The user acknowledges that failure to obtain such insurance on behalf of the Village of Mount Morris constitutes a material breach of contract and subjects it to liability for damages, indemnification and all other legal remedies available to the Village of Mount Morris.
6. The Village of Mount Morris reserves the right to change these requirements for specific users at any time without notice.