

Insurance Requirements

License or Permit Type	General Liability	Liquor Liability	Auto Liability	Workers Comp.	Best Rating	CMB Additional Insured	Additional Requirements
Beachfront Concession	\$1,000,000	\$1,000,000 If served	\$1,000,000	Yes	B+VI	Yes	
Film	\$1,000,000			Yes		Yes	
Fireworks	\$1,000,000					Yes	
General	\$1,000,000	\$1,000,000 If served	\$1,000,000	Yes	B+VI	Yes	
Garbage/trash	\$1,000,000		\$1,000,000			Yes	
Valet Parking Permit (Operations on Public Property)	\$1,000,000 GL or Garage Liab.				B+VI	Yes	GKK required \$300,000 with deductible not to exceed \$1000. See requirement #5 below.
Scooter	\$100,000						Certificate must indicate scooter rentals
Sidewalk	\$1,000,000	\$1,000,000 If served		Yes	B+VI	Yes	
Special Event	\$1,000,000	\$1,000,000 If served		Yes	B+VI	Yes	
Transportation			\$500,000				U.M. fifty thousand if available
Valet Occupational License	\$300,000 GL or Garage Liability						GKK required \$300,000 with deductible not to exceed \$1000.
Water Craft	\$500,000						Coverage noted as P&I

Insurance Certificate Requirements:

1. **Original certificates preferred-fax copies will be accepted at the discretion of Risk Management.**
2. **Certificates must be dated within 90 days of the current date.**
3. **With regards to new insurance, the certificate must contain a “Binder Number” if the policy is not issued.**
4. **Certificates may be rejected if they appear altered and may be subject to confirmation with the insurance agent before approval.**
5. **All Valet Certificates must contain the following language:**
 *Coverage includes Valet Operations for both Public and Private Property
 *Policy deductibles do not exceed \$1000.00.