



PARKS AND RECREATION DEPARTMENT

QUINLAN COMMUNITY CENTER
10185 NORTH STELLING ROAD • CUPERTINO, CA 95014-5732
TELEPHONE: (408) 777-3120 • FAX: (408) 777-1305
CUPERTINO.ORG

FACILITY USE INSURANCE REQUIREMENT POLICY

Effective February 6, 2017

Commercial General Liability Insurance

A certificate of commercial general liability insurance is required for all rentals that meet the requirements below for the Quinlan Center, Senior Center, and Community Hall. The permittee must provide proof of insurance for one million dollars per occurrence, with an endorsement naming the City of Cupertino as additionally insured. The **certificate of insurance and the endorsement must be submitted 30 days prior** to the rental date. No reservation will be confirmed without proof of insurance. In order for the certificate to be valid, it must contain the following:

- ✓ The permittee’s name must be listed as the one “insured”.
- ✓ The policy must not expire before the event date.
- ✓ The policy must be at least \$1,000,000 per occurrence.
- ✓ The policy must have “host liquor liability”, if serving alcohol.
- ✓ The “description” must list the rental location, date of event, and type of event planned.
- ✓ The City of Cupertino at 10300 Torre Avenue, Cupertino, CA 95014 must be listed as “Additional insured.”

All rental groups in the facilities listed below serving alcoholic beverages require **\$1M General Liability Insurance with endorsement to policy showing City of Cupertino as Additional Insured**. If rental group is expecting 100+ people, it may be subject to **\$1M General Liability Insurance, with endorsement to policy showing City of Cupertino as Additional Insured** if insurance entity deems event as high risk:

Quinlan Community Center (Cupertino Room or Social Room)
10185 N. Stelling Rd
Cupertino, CA 95014

Cupertino Senior Center (Reception Hall)
21251 Stevens Creek Blvd
Cupertino, CA 95014

Community Hall
10350 Torre Ave
Cupertino, CA 95014

The original **certificate of insurance** and **endorsement** must be submitted to the Recreation Office issuing the facility rental permit. Your event rental may be canceled if the certificate of insurance and endorsement fulfilling all requirements are not received by the City of Cupertino Recreation Office by the due date. Please refer to the sample documents included.

Please use the following address on the insurance certificate under “**Certificate Holder**”:

City of Cupertino, Its City Council, Boards and Commissions, Officers, Officials, Employees, Agents, Servants,
Volunteers and Consultants
10300 Torre Ave
Cupertino, CA 95014
Attn: Parks and Recreation/ Facilities

Frequently Asked Questions

QUESTION: What is a certificate of liability insurance?

ANSWER: It is an insurance policy designed to provide protection in which an event holder must defend themselves against lawsuits or pay damages for bodily injury or property damage to a third party. This policy also gives protection to the venue of the event by adding them to the policy as an Additional insured. Examples, such as a slipping and falling, or damaged floors are covered by this type of policy.

QUESTION: I’ve been asked to list the “City of Cupertino” as an Additional Insured? What does this mean?

ANSWER: This simply means that the venue is asking you to add them to the required liability insurance policy as an insured. The practice of adding a facility as an Additional Insured on a General Liability insurance policy is quite common. Make sure to tell your insurance agent that you need this endorsement before they give you the Certificate of Insurance.

QUESTION: Where can I find an insurance provider?

ANSWER: You can check with your homeowner’s insurance carrier or search online. There are many online insurance companies that can help you with this service. Search for “Certificate of Liability Insurance for Event” to research all your options. The City of Cupertino can also provide insurance for an additional fee. Please contact the Recreation office for more information.

QUESTION: Do insurance companies charge for this service?

ANSWER: It depends on your insurance provider. Your insurance agent will be able to help you with the fees, if applicable.

QUESTION: I’m not serving alcohol at my event. Do I need to provide insurance?

ANSWER: Requirements may vary. The number of guests in attendance, the type of event being hosted, and the facility used for your event will determine if insurance is required. Please contact the Recreation Office for more information.