

**Insurance Requirements
Parks & Recreation**

Minimum Insurance Requirements: *Risk Management in no way represents that the insurance required is sufficient or adequate to protect the vendors' interest or liabilities. The following are the required minimums the vendor must maintain throughout the duration of this contract. The County reserves the right to request additional documentation regarding insurance provided*

- a. **Commercial General Liability** - Coverage shall apply to premises and/or operations, products and completed operations, independent contractors, contractual liability exposures with minimum limits of:

\$1,000,000 per occurrence
\$2,000,000 general aggregate
\$1,000,000 products and completed operations
\$1,000,000 personal and advertising injury

- b. **Participant Accident Medical Insurance** – Coverage shall apply to injury or death resulting from an **accident** which occurs directly from activities that are scheduled, sponsored or supervised by the policyholder; premises owned, leased or borrowed by the policyholder; or supervised by the policyholder use with minimum limits of:

\$100,000 expense benefit

Verification of Coverage:

1. Coverage shall be in place prior to the commencement of any event and throughout the duration of the event. A certificate of insurance will be provided to the Risk Manager for review and approval. The certificate shall provide for the following:

- a. **The certificate holder shall read as follows:**

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- b. “Lee County, a political subdivision and Charter County of the State of Florida, its agents, employees, and public officials” will be named as an “Additional Named Insured” on the General Liability policy.