

Liability Insurance Requirements

If it is determined that your event requires liability insurance, i.e. events of 150+ attendees, events that serve alcohol, certain activities (sports, other high risk activities ect.) proof of coverage is due thirty days before the first day of your event. Staff will determine if a COI will be required based on your application. All Pavilion, Gym, and L-6 Dance studio renter will be required to have COI.

Requirements Regarding Alcohol

The City of Palo Alto requires “**Liquor liability insurance**” to serve alcohol on the premises. Such coverage must be stated on your insurance certificate. Many catering companies are insured to serve alcohol or you may obtain your own policy.

Whenever liquor is available for consumption and money is transacted in any form (i.e. for donation, for a ticket, for a meal, for entry to the event, for the beverage) or if you plan to sell alcohol, a license from the Alcoholic Beverage Control is required. Proof of license must be received 14 days prior to your event. Contact the San Jose branch for information:

<http://www.abc.ca.gov/>
San Jose Branch (408) 277-1200
100 Paseo De San Antonio Ste 119, San Jose, CA 95113

Procedure for Providing Your Own Insurance

1. Purchase the required insurance for both bodily injury and property damage. Ask your insurance broker to a combined single limit. The amount of insurance is set by the City of Palo Alto; the premium for the insurance you purchase is set by your broker with the insurance company. (One million dollars, \$1,000,000, is the minimum requirement for all uses. High risk activities require additional coverage.)
2. Under the section “Description of operations, locations, vehicles, special items” place the following phrase, City of Palo Alto, as an additional insured.
3. Under the section “Certificate Holder” place the following:
City of Palo Alto
4000 Middlefield Rd, T2
Palo Alto, CA 94303
4. Ask your insurance broker to send a signed Certificate of Insurance via email to cubberley@cityofpaloalto.org, via fax (650)856-8756 or mail to:
Cubberley Community Center
4000 Middlefield Rd, T2
Palo Alto, CA 94303