

City of Newaygo: Insurance Coverage Requirements for events with alcohol present

Many homeowners' insurance policies provide for "host liquor liability coverage" or there are other insurance companies that provide this service for events. Whether you want beer, liquor, or "one sip" of champagne, this insurance certificate is required to allow any alcohol on the premises. **Without this insurance, no alcohol may be brought into the building or on City property. If alcohol were brought into the building or on City property without this insurance, even accidentally, the deposit fee will not be returned and you will not be allowed to rent any City Parks in the future.** The following is a list of details you need to know when you speak with your insurance provider:

1. The Renter/Permittee must obtain the appropriate license and insurance coverage adding the City of Newaygo as a named insured.
2. The City of Newaygo requires proof of liability coverage from the renter in the form of the certificate of insurance that names the renter as the insured, states the liability limit with a minimum of \$300,000.00 and also names the City of Newaygo as an additional insured. This certificate of insurance must be completed and in our office at least 30 days before your scheduled rental date or your rental will be canceled.
3. Required wording on Certificate: **"Comprehensive Personal Liability extends to use of rental facilities and also provides host liquor liability coverage."**
4. Policy effective and expiration dates are the date of your scheduled rental.
5. Name of additional insured: City of Newaygo, PO Box 308, 28 State Rd., Newaygo, MI 49337
6. Have your insurance provider email us this certificate on letterhead to office@newaygocity.org or you can deliver it directly to City Hall. Remember, 30 days prior to your rental is the absolute deadline for us to receive this certificate.
7. Should you have difficulty obtaining this insurance through your homeowner's insurance provider, some insurance agencies offer one-time policies just for host liquor liability. They usually need several weeks to obtain the document, but it will also fulfill these requirements.
8. **If alcohol is being consumed without proper insurance documents, the deposit fees will not be returned and you will not be allowed to rent any City Parks in the future.**