

**Exhibit   A**

Permittee shall maintain and require all subcontractors, agents, vendors, suppliers and exhibitors to maintain similar insurance unless such insurance has been expressly waived by the attachment of a *Waiver of Insurance Requirements*.

County reserves the right to review any and all of the required insurance policies and/or endorsements, but has no obligation to do so. Failure to demand evidence of full compliance with the insurance requirements set forth in this Permit or failure to identify any insurance deficiency shall not relieve Permittee from, nor be construed or deemed a waiver of, its obligation to maintain the required insurance at all times during the term of this Permit or any extensions of the terms.

**1. Workers Compensation Insurance & Employers Liability Insurance**

- a. Required if Permittee has employees.
- b. Workers Compensation insurance with statutory limits as required by the Labor Code of the State of California.
- c. Employers Liability with minimum limits of \$1,000,000 per Accident; \$1,000,000 Disease per employee; \$1,000,000 Disease per policy.
- d. *Required Evidence of Insurance*: Certificate of Insurance.

If Permittee currently has no employees, Permittee agrees to obtain the above-specified Workers Compensation and Employers Liability insurance should any employees be engaged during the term of this Permit or any extensions of the term.

**2. General Liability Insurance**

- a. Commercial General Liability Insurance on a standard occurrence form, no less broad than Insurance Services Office (ISO) form CG 00 01.
- b. Minimum Limits: \$1,000,000 per Occurrence; \$2,000,000 General Aggregate; \$2,000,000 Products/Completed Operations Aggregate. The required limits may be provided by a combination of General Liability Insurance and Commercial Umbrella Liability Insurance. If Permittee maintains higher limits than the specified minimum limits, County requires and shall be entitled to coverage for the higher limits maintained by Permittee.
- c. Any deductible or self-insured retention shall be shown on the Certificate of Insurance. If the deductible or self-insured retention exceeds \$25,000 it must be approved in advance by County. Permittee is responsible for any deductible or self-insured retention and shall fund it upon County's written request, regardless of whether Permittee has a claim against the insurance or is named as a party in any action involving the County.

- d. The County of Sonoma and the Sonoma County Water Agency, their officers, agents and employees shall be additional insureds for liability arising out of the Permittee's ongoing operations. (Acceptable endorsements: ISO endorsement CG 20 26, ISO endorsement CG 20 12 or equivalents. Unacceptable endorsements: ISO endorsement CG 20 11 or any endorsement linking additional insured status to leased premises).
  - e. The insurance provided to the additional insureds shall be primary to, and non-contributory with, any insurance or self-insurance program maintained by them.
  - f. The policy shall cover inter-insured suits between County and Permittee and include a "separation of insureds" or "severability" clause which treats each insured separately.
  - g. Required Evidence of Insurance:
    - i. Copy of the additional insured endorsement or policy language granting additional insured status; and
    - ii. Copy of the endorsement or policy language indicating that coverage is primary and non-contributory (*This documentation required only for events taking place at County Marinas or the Charles M. Schulz - Sonoma County Airport*); and
    - iii. Certificate of Insurance.
3. **Automobile Liability Insurance** (*Required if Permittee owns autos or if autos are used in the activity or event.*)
- a. Minimum Limits: \$1,000,000 combined single limit per accident.
  - b. Coverage shall apply to all owned autos. (*Required if Permittee owns vehicles.*)
  - c. Coverage shall apply to all hired and non-owned vehicles. (*Required if vehicles are used in the event.*)
  - d. Required Evidence of Insurance: Certificate of Insurance.
4. **Liquor Liability Insurance** (*Required if alcohol will be available at the event.*)
- a. Minimum Limits: \$1,000,000 for each Common Cause or Occurrence; \$1,000,000 Aggregate.
  - b. Any deductible or self-insured retention shall be shown on the Certificate of Insurance. If the deductible or self-insured retention exceeds \$25,000 it must be approved in advance by County. Permittee is responsible for any deductible or self-insured retention.
  - c. Required Evidence of Insurance: Certificate of Insurance.
5. **Watercraft Liability Insurance** (*Required if Permittee's activities include the use of watercraft. Coverage may be provided by an endorsement to the General Liability Policy or by a separate Watercraft Liability Policy.*)
- a. Minimum Limits if included in the General Liability Policy: \$1,000,000 per occurrence; \$2,000,000 General Aggregate.
  - b. Minimum Limits if included in a separate Watercraft Liability Insurance Policy: \$1,000,000 per accident.

- c. The County of Sonoma and the Sonoma County Water Agency, their officers, agents and employees shall be additional insureds for liability arising out of Permittee's ownership, maintenance or use of watercraft.
  - d. The insurance provided to the additional insureds shall apply on a primary and non-contributory basis with respect to any insurance or self-insurance program maintained by them.
  - e. Required Evidence of Insurance:
    - i. If coverage is included in the General Liability Policy: endorsement removing the General Liability Policy exclusion for ownership and operation of watercraft or other evidence that watercraft liability is covered.
    - ii. If coverage is provided by a separate Watercraft Liability Policy: additional insured endorsement or policy language granting additional insured status; and
    - iii. Certificate of Insurance.
6. **Aircraft Liability Insurance** (*Required if Permittee's activities include the use of aircraft.*)
- a. Minimum limits: \$1,000,000 per accident; \$100,000 per passenger.
  - b. The County of Sonoma and the Sonoma County Water Agency, their officers, agents and employees, shall be additional insureds for liability arising out of Permittee's operation of aircraft in connection with this Permit.
  - c. Required Evidence of Insurance: Certificate of Insurance.
7. **Professional Liability Insurance** (*Required from any entity, or its medical support suppliers, if medical or ambulance services are available to participants or spectators.*)
- a. \$1,000,000 per Medical Incident. \$1,000,000 Aggregate.
  - b. Required Evidence of Insurance: Certificate of Insurance.
8. **Standards for Insurance Companies**
- Insurers, other than the California State Compensation Insurance Fund, shall have an A.M. Best's rating of at least A:VII.
9. **Documentation**
- a. The Certificate of Insurance must include the following reference: [insert event name and date].
  - b. All required Evidence of Insurance shall be submitted with the completed permit application.
  - c. The name and address for Additional Insured endorsements and Certificates of Insurance is: The County of Sonoma and the Sonoma County Water Agency, their officers, agents and employees, 2300 County Center Dr #120A, Santa Rosa, CA 95403.