

**COUNTY OF RIVERSIDE, CALIFORNIA**  
**BOARD OF SUPERVISORS POLICY**

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<b>RISK MANAGEMENT REQUIREMENT FOR USE OF COUNTY OWNED PROPERTY</b>	<b>B-10</b>	<b>1 of 4</b>

**Policy:**

The County of Riverside will make its property and facilities available to non-County entities including individuals, families, private organizations and other public entities, (all of which are hereinafter referred to as Applicant) as authorized by the Board of Supervisor's Policy H-20. The duration that an Applicant may use County owned property may range from: a single-day event, such as a wedding or a class reunion; a multi-day event, such as a classic car show or charity fair; or, for many months or years, such as an office lease.

The following policy specifies the County's risk management and insurance requirements the Applicant must comply with when authorized to use County owned property.

**1. Long Term Use Agreements (Months or Years)**

Long term use of County owned property will be arranged through a lease agreement as provided for in Board Policy H-20. The language of the lease, including the insurance requirements, will be determined at the time of the lease negotiations and subject to Board of Supervisors approval.

**2. All Other Use Agreements**

For all other use of County owned property the Applicant shall provide proof of the following insurance coverage when submitting their application as provided for under Board Policy H-20. Maintaining and showing proof of the following insurance shall not limit or restrict any Applicant's indemnification of the County.

**Workers' Compensation:**

If the Applicant has employees as defined by the State of California and their employees are going to work at the event or attend the event, the Applicant shall maintain statutory Workers' Compensation Insurance (Coverage A) as prescribed by the laws of the State of California. Policy shall include Employers' Liability (Coverage B) including Occupational Disease with limits not less than \$1,000,000 per person per accident. The policy shall be endorsed to waive subrogation in favor of The County of Riverside.

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**Commercial General Liability:**

Commercial General Liability insurance coverage, including but not limited to, premises liability, contractual liability, products and completed operations liability, personal and advertising injury, and cross liability coverage, covering claims which may arise from or out of the Applicant's use of County property. The policy shall name the County of Riverside, its Agencies, Districts, Special Districts, and Departments, their respective directors, officers, Board of Supervisors, employees, elected or appointed officials, agents or representatives as Additional Insureds. The policy's limit of liability shall not be less than \$1,000,000 per occurrence combined single limit. If alcohol is to be served and/or sold, the policy must be endorsed to include liquor liability in limits not less than \$1,000,000.

**Vehicle Liability:**

If vehicles or mobile equipment are used as part of the event held by the Applicant, the Applicant shall maintain liability insurance for all owned, non-owned or hired vehicles so used in an amount not less than \$1,000,000 per occurrence combined single limit. The Policy shall name the County of Riverside, its Agencies, Districts, Special Districts, and Departments, their respective directors, officers, Board of Supervisors, employees, elected or appointed officials, agents or representatives as Additional Insureds. If any such vehicle(s) are to be used as transit shuttles or buses for the event's attendees, the minimum limit of liability required will be \$2,000,000 per occurrence combined single limit. If a vendor or contractor is providing the shuttle service, the Applicant can require the Contractor to provide proof of insurance to the County for the vehicle liability coverage and the increased limit.

**General Insurance Provisions – All Lines:**

- a. Any insurance carrier providing insurance coverage hereunder shall be admitted to the State of California and have an A M BEST rating of not less than A:VIII (A: 8) unless such requirements are waived by the County Risk Manager.
- b. The Applicant shall provide to the County a properly executed original Certificate(s) of Insurance and certified original copies of all Endorsements as required herein. Such Certificates and Endorsements will be in a form acceptable to the County.

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- c. It is understood and agreed by the Applicant that the insurance provided by them shall be primary insurance and the County's insurance and/or deductibles and/or self-insured programs shall not be construed as contributory.
- d. The insurance requirements herein may be met with a program(s) of self-insurance acceptable to the County.
- e. The Applicant agrees to notify the County of any claim by a third party or any incident that may give rise to a claim arising from their use of County owned property.

**Use of Contractors:**

If the Applicant is to enter into an agreement(s) with concessionaires, vendors, contractors, entertainers, dealers or any other entity (Contractors) for the purpose of providing services, structures, entertainment or any other support service or material to the event to be held on County owned property, the Contractors shall provide Certificates and Endorsements showing proof that they maintain the above required insurance and the Contractors shall name, in addition to the County of Riverside, the Applicant as an additional insured. In addition, the Contractors shall endorse their Workers' Compensation policy to waive subrogation in favor of the Applicant as well as the County of Riverside.

**Family Exception and Assistance:**

For small, family events, including, but not limited to, weddings, reunions, birthday parties and anniversary parties, the limit of liability required of the Applicant for liability insurance is \$500,000 per occurrence combined single limit. If vehicle liability insurance is required for the event, the limit of liability would be \$500,000 per occurrence combined single limit. This exception (reduced limit) does not apply to Contractors that may be providing a service to the event.

The County understands that purchasing the required insurance may be difficult for some Applicants. To the extent possible, County Risk Management shall endeavor to arrange Special Event Liability coverage for the Applicants that request this assistance. Such coverage arranged by County Risk Management would be paid for by the Applicant and would provide coverage for the Applicant while meeting the insurance requirements of the County.

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**Policy Exceptions:**

The Board of Supervisors authorizes the County Risk Manager to vary the types and amounts of insurance required of an Applicant under this Board Policy for a particular event if the risks associated with the event are materially different than the historical events experienced by the County or the activities require specialty insurance such as aircraft liability.

Examples of the types of events that would have risks higher than average would include, but not be limited to, aircraft and balloon events or rides, circus and carnivals, mechanical amusement devices (rides), car/motorcycle events (races, motocross, autocross, etc), tractor/truck pulls, contact sporting events (boxing, wrestling, hockey, karate and so forth), rodeos, animal rides, watercraft events and so forth.

**Reference:**

- Minute Order 3.6 of 05/3/83
- Minute Order 4.6 of 04/10/84
- Minute Order 3.11b of 06/14/94
- Minute Order 3.3 of 04/10/07