



## Rental Insurance Requirements

LGS Recreation requires General Liability Insurance as a Renter from LGS Recreation. Please note that depending on the service you provide, you may need additional Insurance. LGS Recreation will notify the renter if additional insurance is required.

### GENERAL LIABILITY INSURANCE:

#### 1) Certificate of Insurance - (COI):

Required for all Rentals. Minimum coverage limits of \$1,000,000 per occurrence and \$2,000,000 aggregate. Commercial General Liability Insurance shall protect the Renter and LGS Recreation from all claims of bodily injury, property damage, personal injury, death, advertising injury, and medical payments arising out of, connected with or resulting from any usage as a renter. Broader Coverage/Higher Limits Applies. If the Renter maintains broader coverage and/or higher limits than the minimums required herein, LGS Recreation requires and shall be entitled to the broader coverage and/or higher limits maintained by the Renter.

- **Renters Name and Address.** Box on the top left- Name & Address must match the Name on the Rental Agreement.
- **Policy Number.** This number must match policy number on the insurance endorsements
- **Certificate Holder.** Box on the lower left- must name LGS Recreation 208 E. Main Street, Los Gatos, CA 95030 ( Business Mailing Address) or 123 E. Main St. Los Gatos, CA 95030 (Main Office).
- **Description of Operation.** Nothing written here provides any coverage. Must have endorsements attached to the COI-Certificate of Insurance. This box should only be used to identify the rental groups information, location of use, program, etc. Left blank is okay. Stating the endorsement coverage in the Description of Operations box does not confer any rights to the policy holder or LGS Recreation. Endorsements must be provided.
- **Abuse & Molestation Coverage:** Required for Any rental group providing private lessons or required to work alone at ANY time with minors 17 years and younger must submit Molestation/Abuse coverage. Minimum coverage limits of \$3,000,000 per occurrence/\$6,000,000 aggregate. This coverage pays for damages due to injury arising from physical abuse, sexual misconduct or sexual molestation.

#### 2) Endorsements-all endorsements below are required and must accompany the Certificate of Insurance policy:

- Additional Insured Endorsement:** Required for General Liability Policies. Naming LGS Recreation, the Governing Board, Employees, and Volunteers as additional insured OR As required by written contract or agreement must be included.
- Primary Non-Contributory Endorsement:** Required for General Liability Policies. The renters insurance is primary to any insurance or self-insurance of LGS Recreation.
- Waiver of Subrogation :** Waiver of transfer of rights of recovery against others to us. The "Named" Renters insurance will waive its right to recover losses against LGS Recreation.
- 30-Day Cancellation:** The renters insurance will provide LGS Recreation with a 30 day notice of cancellation/non-renewal of the policy (if available from the Insurance carrier).