

LSCC Event Insurance Procedure

For events with 150+ planned attendees and/or Alcohol:

1) Purchase the required insurance for both bodily injury and property damage. Ask your insurance broker to do 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. \$1,000,000.00 (one million dollars) is the minimum requirement for all uses. High risk activities require additional coverage and will be communicated with you if needed.

2) Under the section "Description of operations, locations, vehicles, special items," please place the following phrase: "City of Palo Alto as an additional insured."

3) Under the section "Certificate Holder," it should read:

City of Palo Alto
1305 Middlefield Road
Palo Alto, CA 94301

4) Ask your insurance broker to send a signed certificate of insurance (COI) via email to LSCC@palocalto.gov or mail to:

Lucie Stern Community Center
1305 Middlefield Road
Palo Alto, CA 94301

COIs need to be delivered to LSCC a minimum of 14 days prior to the event.

Alcohol Requirements:

The City of Palo Alto requires "Liquor Liability" insurance to serve alcohol on the premises. Such coverage must be stated on your insurance certificate.

Whenever alcohol 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 a beverage) **Liquor Liability insurance AND an ABC License are required.**

If you plan to sell alcohol or if alcohol is present at your event and money is transacted in ANY form, proof of ABC License is required and must be received at least 14 days prior to your event. Please contact the San Jose Branch of the Alcohol Beverage Control for more information:

[San Jose Branch](#)
408-346-2417
224 Airport Parkway, Suite 620
San Jose, CA 95110

You may purchase insurance through any event insurance broker of your choosing. If you are unable to locate one or are unsure of who to contact, you may consider the services of [HUB International](http://HUBInternational.com) or Eventsured.com.

Thank you,

Lucie Stern Community Center

