**INSURANCE REQUIREMENTS AND MINIMUM LIMITS – Streetery Permits**

A streetery requires that a Certificate of Insurance be provided showing Commercial General Liability insurance that includes the City of Raleigh as additional insured with limits determined by the City’s Risk Management Division. The permit applicant(s) shall purchase and maintain this insurance, providing coverage for the permit with an insurance company authorized to do business in the State of North Carolina.

The Certificate of Insurance showing current Commercial General Liability insurance must list the City of Raleigh as an additional insured by the specific additional insured endorsement CG 20 12 07 98. The insurance must protect the City of Raleigh, its officers, officials, employees and agents from any and all claims for damages to property and/or bodily injury which may result from or in connection with any of the operations carried on by the private use. The City’s Risk Management Division must receive a copy of all certificates of insurance for all coverages before a permit will be issued.

**Commercial General Liability**
Per Occurrence: $2,000,000
Personal & Advertising Injury $2,000,000
Products/Completed Ops. $2,000,000
General Aggregate $4,000,000

**Additional Insured Status**
The permit applicant(s) agrees to list the City of Raleigh as additional insured by specific additional insured endorsement CG 20 12 07 98 to the Commercial General Liability. Certificate of Insurance should state, in the “Description of Operation” section: The City of Raleigh, its officers, employees and agents are listed as an additional insured by the CG 20 12 07 98 endorsement OR the actual completed CG 20 12 07 98 endorsement must be provided with the Certificate of Insurance.

**Certificate of Insurance**
The permit applicant(s) agrees to provide the City of Raleigh a Certificate of Insurance evidencing current Commercial General Liability limits and CG 20 12 07 98 endorsement required herein are maintained and in full force and effect.

**The Certificate Holder address should read:** City of Raleigh, PO Box 590, Raleigh, NC 27602-0590
CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER

- Insurance Agent/Broker Name
- Insurance Agent/Broker Street Address or P.O. Box
- Insurance Agent/Broker City, State & Zip Code
- Contact & Phone Number

CONTACT

- Name:
- Phone Number
- FAX: (A/C, No, Ext):
- Email Address

INSURED

- Company Name
- Company Street Address or P.O. Box
- Company City, State & Zip Code

INSURER(S) AFFORDING COVERAGE

- Name of Insurance Company
- Enter NAIC #
- Name of Insurance Company (if applicable)
- Enter NAIC #
- Name of Insurance Company
- Name of Insurance Company
- Name of Insurance Company

COVERAGES

- GENERAL LIABILITY
- AUTOMOBILE LIABILITY
- WORKERS COMPENSATION
- LIQUOR LIABILITY

CERTIFICATE NUMBER:

- REVISION NUMBER:

INSCR LTR: A LITIGATION LIABILITY

- A COMMERCIAL GENERAL LIABILITY

- A ANY AUTO
- A SCHEDULED AUTOS
- A NON-OWNED AUTOS

- A UMBRELLA LIABILITY
- A EXCESS LIABILITY

- B WORKERS COMPENSATION
- B LIQUOR LIABILITY

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

COLOR KEY - COI example form

Yellow: required limits for all permit applicants

This must read:

The City of Raleigh, its officers, employees, and agents are listed as additional insured on the specific endorsement CG 20 12 07 98.

CERTIFICATE HOLDER

City of Raleigh
P.O. Box 590
Raleigh, NC 27602

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Signature of authorized representative

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ADDITIONAL INSURANCE GUIDELINES AND DEFINITIONS

*Defined terms correspond to specific sections of the Certificate of Insurance (COI). Questions? Contact City of Raleigh Risk Management Division, 919-996-4956*

**Producer:** This information will be the contact information for the insurance broker or carrier. Please ensure the contact name and phone number is included in case contact is needed to clarify or ask questions concerning the COI.

**Insured:** This information will be the name and contact information of the named insured on the insurance policies. This should match the *exact name of the permit applicant* requesting the Private Use of Public Spaces Permit.

**Insurer(s) Affording Coverage:** This section will list the names of the insurance companies providing insurance coverage to the insured. The NAIC # is a number assigned to each individual underwriting company by the National Association of Insurance Commissioners.

**Coverages:** All COIs should have the minimum insurance requirements for the Commercial General Liability insurance.  
- Insured Letter  
- Type of Insurance  
- Policy Effective Date  
- Policy Expiration Date  
- Policy Number  
- Additional Insured  
- Limits

Policy coverage must remain in force during the permit period.

Only Risk Management is allowed to lower the limits or waive insurance requirements.

**Description of Operations/Locations**
- A description of the purpose of the request for use of public space should be listed in the description of operations for identification purposes.
- The City of Raleigh should be listed as an additional insured by the endorsement CG 20 12 07 98 for Commercial General Liability.

**Certificate Holder:** Per standard COR contract, the Certificate Holder address should read as follows:
- City of Raleigh  
  PO Box 590  
  Raleigh, NC 27602-0590