

Certificate of Insurance for Rentals Patron Information

1. Why do I need a Certificate of Insurance (COI)?

- A COI is required if:
 - The rental is open to the public.
 - There is a tournament or competition (example: basketball tournament, race).
 - Merchandise or food is being sold that is not governed by the food vendor rules/regulations.
 - Selling admission tickets to the general public.
 - There may be other situations that come up that will require a certificate insurance.

2. What should be on the COI?

- It must cover the entire day(s) of the actual rental
- The city offers The Tenant and User Liability Insurance Program (TULIP) provided by Gather Guard.
- City of Raleigh must be named as additional insured, endorsed onto policy, and be listed on the COI
- It should contain the following limits:
 - Combine single limits of no less than \$1,000,000 each occurrence
 - \$2,000,000 aggregate liability
- The certificate holder address should read:
City of Raleigh
Post Office Box 590
Raleigh, NC 27602-0590

If the insurance company requires a street address, then the address should read:

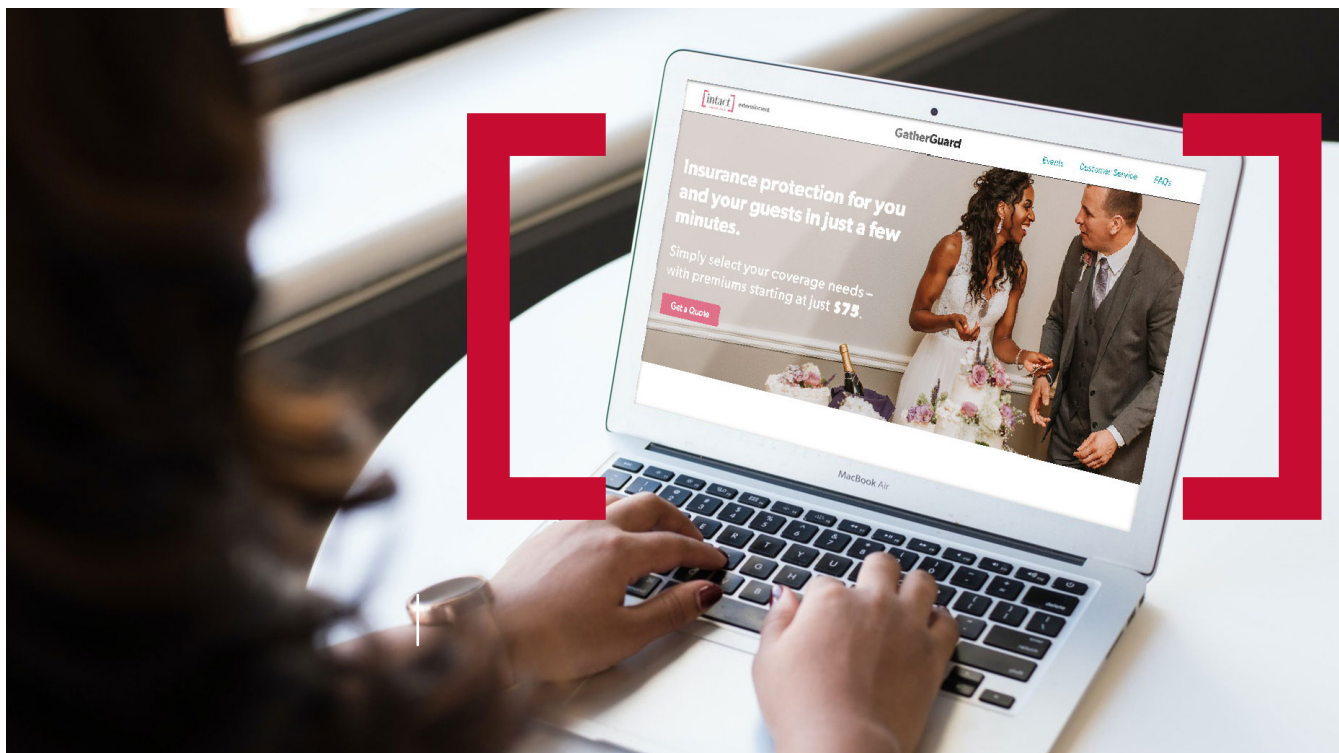
City of Raleigh
222 West Hargett Street
Raleigh, NC 27601

3. When is automobile liability needed and what are the limits?

- Any time the rental involves use of a vehicle then Commercial Automobile Liability Insurance is needed (tumble bus, etc.)
- Combine single limits of no less than \$1,000,000
- City of Raleigh must be named as additional insured, endorsed onto the policy and be listed on the COI.
- Coverage shall include liability for Owned, Non-Owned and Hired automobiles.
- In the event the contractor does not own automobiles, contractor agrees to maintain coverage for Hired and Non-Owned Auto Liability, which may be satisfied by way of endorsement to the Commercial General Liability policy of separate Auto Liability policy.

4. How far in advance should paperwork be submitted?

- a. The COI should be submitted to staff at least 14 days prior to the rental.



Intact Entertainment

GatherGuard Purchasing Instructions

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides low-cost coverage for special events.

Purchasing Instructions:

GatherGuard is accessible through two easy methods:

Tip: Internet Explorer is not supported, for the best experience, please use the Chrome, Safari or Firefox browsers

Venue ID Codes

- Visit our website at gatherguard.com
- Select Get a Quote and answer a few questions about your event
- Where prompted, enter the applicable venue ID code provided by your venue, or search for your venue
- Complete the application and purchase coverage

Direct Referral Link

- Visit the website provided by the venue containing the referral link
- Click the referral link
- Complete the application and purchase coverage

You can verify the additional insured information before completing your purchase by using the “Preview my certificate language” link found at the righthand side of the application. Once the application has been completed, and credit card payment confirmed, you will receive an email with a full copy of your policy and certificate of liability insurance.

Purchasing tip: Purchase your coverage several days in advance of your event to leave time for any changes that may need to be made.

Sample Policy

You can view a sample policy at any time. Simply click “View Sample Policy” located at the bottom of our website homepage or on each page of the quote/purchasing process.

Contact Us

Customer Service is available to assist with questions at **844-747-6240**, Monday through Friday from **8:00 a.m. to 8:00 p.m.** Eastern Time.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: intactfc.com.