

## **EXHIBIT B**

### **Insurance Requirements for Special Events on City Property: World's Fair Park & Volunteer Landing**

As of January 1, 2011, the City of Knoxville changed its minimum insurance coverage requirements for use of City properties and/or facilities – please read through the below. The new minimum insurance requirement is as follows:

#### **Minimum of \$1,000,000 per incident/\$2,000,000 aggregate coverage**

**Please list the City of Knoxville and the Public Building Authority as additionally insured on the policy. Please be sure to include the event name, date, location, and a brief description of the event on the policy.**

Please submit a copy of your policy to the World's Fair Park & Volunteer Landing Event Office at the Public Building Authority, 400 Main Street, Suite M-22, Knoxville, TN 37902, at attention: Liz Lyons. You are welcome to email a copy of your policy – please contact the Event Office at 865-251-6860 for an email address.

All events held on City property or in City facilities require a minimum of \$1,000,000 per incident/\$2,000,000 aggregate coverage, with the following exceptions:

#### **Exception 1 – Events Not Requiring Insurance**

The following non-sports events with **less than 100 anticipated attendance** and without street/road closures, alcohol, loaded weapons, pyrotechnics, mechanical or inflatable rides, the use or display of animals\*, or resulting in fundraising or profit **do not require insurance (must sign the Release & Indemnity)**

Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

- Academic related events (such as spelling/math/science)
- Award celebrations
- Banquets
- Bingo/card/board games (not for fundraising)
- Clubs and organizational meetings
- Celebrations (weddings, anniversaries, birthdays)
- Debuts
- Graduations
- Head of state events
- Lectures and reading events (other than product or service promotions)
- Luncheons
- Meetings of a social, academic, business or philosophical nature (other than fundraising)
- Recitals
- Reunions
- Seminars (other than product or service promotions)
- Social Receptions
- Teleconferences

\*Exclusion does not apply to participants in events requiring the use of service animals.

## **Exception 2 – Events requiring \$2,000,000 per incident/\$3,000,000 aggregate coverage**

### **A. Non-sports events**

The following **non-sports** events without loaded weapons, pyrotechnics, or mechanical or inflatable rides require a minimum of \$2,000,000 per incident/\$3,000,000 aggregate coverage:

Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

- Events involving the use or display of animals or to which participants are encouraged to bring animals (other than service animals)
- Events which involve serving or sale of alcohol
- Events involving closure of roads or streets
- Block parties and street fairs
- Dances and parties outdoors
- Exhibitions outdoors
- Overnight camping
- Waterslides
- Weapons (unloaded) shows

### **B. Sports Events**

The following **sports** events without loaded weapons, pyrotechnics, or mechanical or inflatable rides require a minimum of \$2,000,000 per incident/\$3,000,000 aggregate coverage:

Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

Animal riding	Off-road racing
Boxing	Polo
Cheerleading	Rodeos
Demolition events	Ropes courses
Football (contact)	Rugby
Golfing events	Skating (open to public)
Gymnastics	Skateboarding
Ice hockey	Speed skating
In-line hockey	Swimming and diving (unorganized or lessons)
Marathons	Triathlons
Martial arts (contact)	Weightlifting
Motorized racing	Wrestling

### **Event Insurance – Waiver/Modification**

The City’s Risk Manager, at his/her discretion, may authorize a greater or lesser amount of coverage or different type of coverage than required by this policy if the special event is of a demonstrated high- or low-risk category, according to recognized insurance and risk management industry standards. High-risk events requiring a greater amount of coverage to be determined by the Risk Manager include, but are not limited to, those with loaded weapons, pyrotechnics, or mechanical or inflatable rides.

### **Expressive Activity**

“Expressive Activity” is any assembly, the sole or principal purpose of which is the expression, dissemination, or communication by verbal, visual, literary, or auditory means, of a particular opinion,

view or idea, and for which no fee or donation is charged or required as a condition of participation in or attendance at such activity, including public oratory and distribution of literature.

For expressive activity, the City's Risk Manager shall not consider the potential reaction of bystanders to the content of expressive activity as a factor in requiring insurance coverage. Waiver of the insurance requirement shall be made if the event is solely for expressive activity, provided that the applicant has filed with the Risk Manager a verified statement that the applicant intends the special event purpose to be solely for a First Amendment expressive activity.

### **Self-Insurance**

The City's Risk Manager shall review all certifications of self-insurance for appropriateness, including any required documentation demonstrating financial solvency.

### **TULIP (Tenant User Liability Insurance Policy) Program**

The City of Knoxville offers a TULIP Program, which provides for a general liability policy that can be accessed by those using City properties for various events. The policy provides coverage to the user as well as to the City for the specific event. Because the policy is underwritten based on the broad range of events that take place on City properties, it may be more reasonably priced than policies obtained individually. The policy can be easily obtained online and is customized to meet the City's requirements. Users are not required to purchase this policy but may procure their own policy to meet the insurance requirements for events. To obtain more information about the policy, users may **contact Steven McGhee at (865) 583-3752**. Follow these instructions to obtain a quote:

1. Log on to <https://www.ebi-ins.com/tulip/apply.aspx>
2. For Events requiring \$1,000,000 in coverage, please choose code 2495 (City of Knoxville II). For events requiring \$2,000,000 in coverage, please choose code 2494 (City of Knoxville I).
3. Choose the location of your event in the drop down box.
4. Please choose the type of event that will be held on City property. If your event does not fit one of the listed categories, please contact the City's Risk Management Department for further instructions.
5. Answer the underwriting questions and press next. Please make sure to include information on liquor service as well as vendors who need coverage as directed.
6. After all underwriting questions are answered, you will be provided an insurance quote from for your event. If this quote is satisfactory, please continue to enter policy holder contact information.
7. Enter credit card information in order to purchase the policy online. Once the transaction is complete, the policy will be delivered to you electronically and a certificate of insurance will be delivered to the City's Special Events and Risk Management Department. Should there be any issues, someone from the City will be contacting you. Otherwise, you have met the insurance requirement for your event.
8. **Should you have problems accessing or using the online program, please contact One Beacon Entertainment at 1-800-507-8414.**

**END OF EXHIBIT B**