

## Jefferson County Fairgrounds Insurance Requirements

<p><b>Certificate Holder must read:</b>     <b>Jefferson County, Colorado</b>  <b>C/O Jefferson County Fairgrounds</b>  <b>15200 West 6<sup>th</sup> Avenue</b>  <b>Golden, CO 80401</b></p>	<b>Required</b>
<p><b>Workers compensation</b> - statutory limits provided by an insurance carrier that is licensed to do business in Colorado.</p> <p>Employer's liability -    \$100,000 each accident                                        \$500,000 disease policy limit                                        \$100,000 disease each employee</p>	<b>Required</b> Unless Sole Proprietor
<p><b>Commercial General Liability</b> - on an Occurrence Form  The policy must not exclude or reduce coverage for mobile equipment, personal injury; blanket contractual; and death. Personal injury coverage must have the employee exclusion deleted.</p>	<b>Required</b> \$1M ea occurrence \$2M general aggregate
<p><b>Liquor Liability</b> – Required if alcohol is being served during event operations</p> <ul style="list-style-type: none"> <li>• <b>Liquor Legal</b>- if vender is selling alcohol</li> <li>• <b>Host Liquor</b>- if alcohol is provided but not sold</li> </ul>	\$1M ea occurrence
<p><b>Commercial automobile liability insurance</b> - including hired and non-owned vehicles, if autos are used in the performance of work under this agreement. Combined single limit for bodily injury and property damage.</p>	<b>Required</b> \$1M CSL per accident
<p><b>Additional Insured</b>- Jefferson County, its officers, employees and volunteers must be added as an additional insured to general liability, auto liability, and any excess liability policies.</p>	<b>Required</b>
<p><b>Waiver of Subrogation</b>- Workers compensation and Commercial General Liability Policies must include a waiver of subrogation on behalf of Jefferson County.</p>	<b>Required</b>

**Important Information:**

- The insurance requirements specified by the county shall remain in effect for the full term of the contract and/or agreement and any extension thereof. Updated Certificates of Insurance shall be sent to the county during the full term of the contract and/or agreement and any extension thereof.
- The county reserves the right to reject any insurer it deems not financially acceptable on insurance industry resources. Property and liability insurance companies shall be licensed or approved to do business in Colorado and shall have an A.M. Best rating of not less than A-/VII. Additionally, the county reserves the right to reject any insurance with relatively large deductibles or self-insured retentions (SIRs), deemed by the county to pose too high a risk based on the size of the contractor, financial status or rating of the contractor, or based on the size or type of the project and the exposure.
- Any deviations below the standards given above must be approved by Jefferson County Risk Management
- Any subcontractors must meet the same insurance requirements for the contract or purchase order unless Risk Management has approved a deviation