

INSURANCE 101:

Putting the Pieces Together

There are many variables that can affect the path you will take to secure insurance for your event.

It is important to note that APWA's only role in seeking insurance coverage for chapter events, Roadeos, chainsaw classes, etc. is to protect you, the chapter and the organization.

Regardless of the type of event or event space, the following applies:

You must send APWA your event contract for review. All contracts must be sent into APWA regardless of the value of the contract two months prior to the event.



There must be proof of an event contract to be insured.

If the event venue requires a

certificate of insurance, you must

request with the event contract

two months prior to the event.

submit the Certificate of Insurance



If you are hosting a highor very high-risk event* or a Roadeo, these additional steps apply:



The chapter must submit a Special Events Application two months prior to the event.



Chapters need to have all participants sign the APWA waiver and the waiver of the event space.

All waivers must be stored electronically and retained for 10 years after the event. Hard-copy waivers should be kept for two years after the event and scanned into portable document format (PDF) for purposes of electronic storage/retention before being destroyed.

If you are holding a high-risk event, contact APWA as soon as possible. We can find insurance. The total cost can be between \$5,000-10,000 per event.



SPECIAL INSURANCE GUIDANCE FOR ROADEO HOSTING

Chapters planning to host a Roadeo should inform APWA <u>six months</u> prior to the event to have the highest success of getting your event insured.

You will need to submit the following information:

- Number of people expected at the event (participants and spectators)
- · Physical/full address of where the Roadeo will be held
- Diagram/map/layout of the Roadeo event
- Safety precautions that will be in place

This information is used by APWA's insurance broker to seek coverage for each Roadeo event and get coverage. If we can't obtain insurance for the Roadeo, unfortunately the chapter will not be able to hold the Roadeo. The more time we have to seek coverage the better our chances. Insurance for Roadeos and the premiums have been in the range of \$500-\$1,000 per Roadeo but can fluctuate.



ALCOHOL AT CHAPTER EVENTS - KEY FACTS TO KNOW

- If a liquor license or permit is required to serve alcohol at an event, our insurance will not provide coverage if the chapter itself serves alcohol to guests regardless
 of whether or not the chapter actually obtains a liquor license or permit to do so.
- The chapter must have a contract in place for the event space to serve the alcohol or hire a third party that is insured to serve the alcohol. The third-party's
 certificate of insurance needs to be shared with APWA.
- Requirements vary by state, but typically a liquor license or permit will be required to sell alcohol to guests at private events or serve alcohol to guests at events
 open to the public whether or not a fee is charged. If you are unsure whether a liquor license or permit is required to serve alcohol at your event, please contact
 chapterservices@apwa.org.

AT-A-GLANCE LOOK

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Is your chapter using an event space?





Is your chapter holding a high-risk event? (Such as ax throwing, clay pigeon shooting, target ranges, and hockey)









Is your chapter holding a Roadeo?

Chapters should inform APWA six months prior to the event.











Alcohol at Chapter Events - Key Facts to Know



- If a liquor license or permit is required to serve alcohol at an event, our insurance will not provide coverage if the chapter itself serves alcohol to guests regardless of whether or not the chapter actually obtains a liquor license or permit to do so.
- The chapter must have a contract in place for the event space to serve the alcohol or hire a third party that is insured to serve the alcohol. The third-party's certificate of insurance needs to be shared with APWA.
- Requirements vary by state, but typically a liquor license or permit will be required to sell alcohol to guests at private events or serve alcohol to guests at events open to the public whether or not a fee is charged. If you are unsure whether a liquor license or permit is required to serve alcohol at your event, please contact chapterservices@apwa.org

LEGEND



Event Contract



Special Event Application



APWA Waiver



Roadeo - 4 Questions



Certificate of Insurance Request Form



Alcohol

QUESTIONS?

Contact chapterservices@apwa.org.