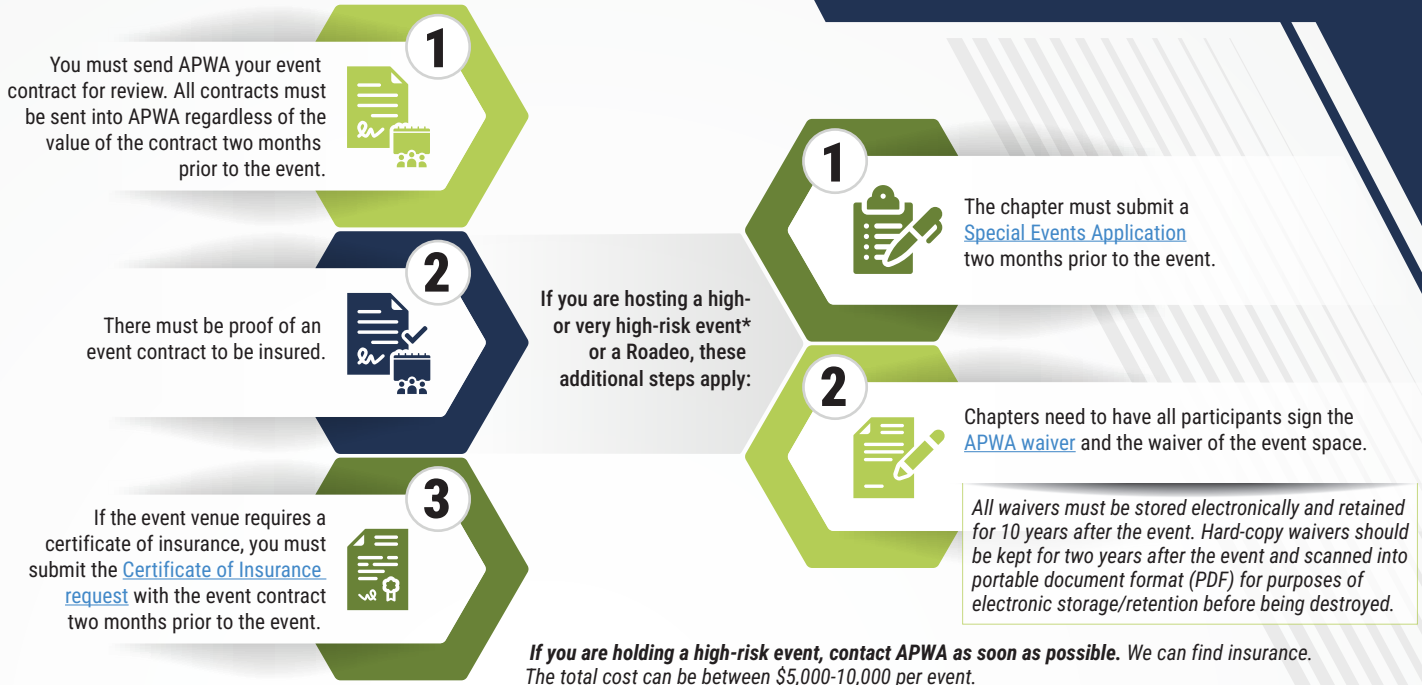


# INSURANCE 101: Putting the Pieces Together

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, Rodeos, chainsaw classes, etc. is to protect you, the chapter and the organization.

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



## SPECIAL INSURANCE GUIDANCE FOR RODEO HOSTING

Chapters planning to host a Rodeo should inform APWA six months 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 Rodeo will be held
- Diagram/map/layout of the Rodeo event
- Safety precautions that will be in place

This information is used by APWA's insurance broker to seek coverage for each Rodeo event and get coverage. If we can't obtain insurance for the Rodeo, unfortunately the chapter will not be able to hold the Rodeo. The more time we have to seek coverage the better our chances. Insurance for Rodeos and the premiums have been in the range of \$500-\$1,000 per Rodeo 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](mailto:chapterservices@apwa.org).

# AT-A-GLANCE LOOK

## Insurance 101: Putting the Pieces Together



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 Rodeo?

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.
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### LEGEND



Event Contract



APWA Waiver



Certificate of Insurance Request Form



Special Event Application



Rodeo – 4 Questions



Alcohol

### QUESTIONS?

Contact [chapterservices@apwa.org](mailto:chapterservices@apwa.org).