



## Insurance Requirements Permitted Activities

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Five Rivers MetroParks (FRMP) determines insurance requirements for permitted activities based upon the nature of the activity and the risk involved.

The following insurance requirements for permitted activities apply to all public events, programs and organized recreational trail use for which a Special Use Permit is requested.

1. Liability Insurance coverage in the amount of One Million (\$1,000,000) Dollars per occurrence, from any liability resulting from injuries to persons or property and all direct costs and expenses associated therewith.
2. Coverage shall include Products and Completed Operations and Premises Liability.
3. Coverage shall be primary insurance for the specified event for all claims.
4. A Certificate of Liability Insurance must be provided to FRMP indicating "Five Rivers MetroParks" as an additional insured for an amount of not less than One Million (\$1,000,000) Dollars per occurrence. Certificates issued for **permitted events at RiverScape** must also include the *City of Dayton* and *The Miami Conservancy District* as additional insureds. Certificates issued for **permitted events utilizing the paved trails** must also include *The Miami Conservancy District* as an additional insured.
5. Permit Applicant shall be indicated as the Insured.
6. Certificate Holder shall be indicated as: **Five Rivers MetroParks, 409 East Monument Street, 3<sup>rd</sup> Floor, Dayton OH 45402, ATTN: Permits**
7. Description of Operations shall indicate the event, date and location of the permitted activity.
8. Certificate shall include provision for cancellation notification whereby notice will be delivered to FRMP in accordance with the policy provisions should any of the policies be cancelled before the expiration date thereof.
9. FRMP reserves the right to accept or reject a specific carrier.
10. Permit Applicant must provide FRMP with a certificate from an insurer evidencing such coverage not less than 45 days prior to the event date.
11. FRMP reserves the right to cancel permit requests in the event insurance requirements are not satisfied 35 days prior to the event date.
12. Liquor Liability coverage in the amount of One Million (\$1,000,000) per occurrence is required if alcohol is to be served in conjunction with a public event or sold in conjunction with a permitted event.
13. Events with motorized watercraft require liability coverage in the amount of \$3,000,000 per occurrence for Bodily Injury and Property Damage.

Insurance requirements for other permitted activities will be determined on a case by case basis depending upon the nature of the activity and the risk involved.

**All certificates of insurance are subject to FRMP review and approval. Permits will not be issued without insurance approval. Certificates of Insurance should be submitted to:**

**Five Rivers MetroParks  
409 E. Monument Ave., Third Floor  
Dayton, OH 45402  
ATTN: Permits**

Questions regarding insurance requirements should be directed to the Permit Coordinator at [permits@metroparks.org](mailto:permits@metroparks.org), 937.274.3127

*FRMP reserves the right to change or modify these requirements at any time.*