



**“EXHIBIT 1”**

**INSURANCE REQUIREMENTS  
FOR CITY OF MIDDLETON SPECIAL EVENTS**

Section 7.17(6) of the City of Middleton Code of Ordinances

**(6) Insurance.**

(a) The applicant shall provide primary coverage insurance for the event. Any insurance or self insurance maintained by the City of Middleton, its officers, council members, agents, employees or authorized volunteers will not contribute to a loss. The applicant shall, no later than seven (7) days prior to the start of the event, provide proof of insurance as follows:

1. General Liability Coverage. Coverage shall be occurrence coverage. Claims-made coverage is prohibited.

a. Commercial General Liability.

- (i) \$1,000,000 general aggregate – per event;
- (ii) \$1,000,000 products – completed operations aggregate;
- (iii) \$1,000,000 personal injury and advertising injury;
- (iv) \$1,000,000 each occurrence limit.

b. Insurance must include:

- (i) Premises and operations liability;
- (ii) Contractual liability, including coverage for the joint negligence of the City of Middleton, its officers, council members, agents, employees, authorized volunteers and the named insured;
- (iii) Personal injury;

- (iv) Explosion, collapse and underground coverage;
  - (v) Products and completed operations;
  - (vi) The general aggregate must apply separately to the event and location.
2. Business Automobile Coverage. Such coverage is required if motor vehicles are used in relation to and before, during or after the event. This requirement does not apply to cover personal vehicles used by attendees or event personnel to arrive or depart from the event. Coverage limits shall be no less than \$250,000 each person, \$500,000 each accident for bodily injury, \$100,000 for property damage or \$500,000 combined single limit for bodily injury and property damage each accident.
  3. Worker's Compensation and Employers Liability. Proof of such coverage shall be required consistent with Wis. Stats. Chap. 102 or any applicable Worker's Compensation Statutes of a different state. Coverage limits shall be no less than \$100,000 each accident, \$500,000 disease policy limit and \$100,000 disease per employee.
  4. Liquor Liability. If the event holder sells alcoholic beverages, liquor liability insurance with coverage limits of no less than \$500,000 each occurrence and \$500,000 aggregate.
  5. Fireworks Liability. If the event includes a firework display, then the event holder shall carry an additional \$1,000,000 in coverage.
- (b) Additional insurance requirements may apply in the reasonable discretion of the License and Ordinance Committee. The License and Ordinance Committee may waive or modify these insurance requirements for purely private events if it determines that the requirements would impose an undue hardship and that the public interest is otherwise adequately protected.
  - (c) All insurance shall be in full force prior to commencing the event and remain in force throughout the entire event, including the clean up period after the event.
  - (d) The City of Middleton, and its officers, council members, agents, employees, and authorized volunteers shall be additional insureds on general liability, business automobile and liquor liability policies. The additional insured policy endorsement must accompany the certificate of insurance.
  - (e) All policies shall require 30 day written notice to the City of Middleton of cancellation, non-renewal or material change in the insurance coverage.
  - (f) Insurance must be provided by an insurance carrier with the "Best" rating of "A-VII" or better. All carriers shall be admitted carriers in the State of Wisconsin.