

City of Clayton Event Insurance Requirements

- Applicable to:** Special events held on city property or the public right-of-way
- Required Certificate:** Certificate of Insurance (COI) showing required policy coverage and limits, naming the City of Clayton, 10 N Bemiston Ave, Clayton, MO 63105 as an additional insured for the date(s) of the event.
- Other Entities:** The event organizer should provide a list of other entities that will be providing services during the event, such as food, entertainment, animals, etc. The City recommends, but does not require, that the event organizer confirm insurance limits with these other entities.
- Submission:** Submit COI to the City of Clayton Communications Division. Contact marketing@claytonmo.gov or (314) 290-8566.

| Coverage Type | 2024 Requirements For Vendors | |
|--|-------------------------------|-------------|
| General Liability | Per Occurrence | \$3,000,000 |
| | Aggregate | \$3,000,000 |
| Automobile Liability** | Combined Single Limit | \$3,000,000 |
| Workers' Compensation & Employers' Liability | In accordance with state law | |

- Exceptions:**
- Block Parties:** Not subject to insurance requirements.
- Parks & Recreation Venues:** Schedule of insurance requirements on file with Parks & Recreation, and attached.
- Food Trucks:** In the case of food trucks, \$1 million automobile liability limits will be waived if no cooking is done on the truck during the event, but proof of automobile liability coverage naming the City of Clayton as an additional insured must still be provided.

*Limits shown are indexed to the sovereign immunity limits for Missouri public entities, calculated by the Missouri Department of Insurance and published annually in the Missouri Register per Section 537.610 RSMo. This limit is subject to change each January 1. Event applications submitted within a calendar year must satisfy the limit shown for the same calendar year.

**Automobile liability requirements may be waived if the entity organizing the event does not own vehicles. In the case of food trucks, \$1 million automobile liability will be waived if no cooking is done on the truck during the event, but proof of automobile liability coverage naming the City of Clayton as an additional insured must still be provided.