



**Arts Council of Snohomish County dba Schack Art Center
Insurance Information Sheet**

Events that require insurance include but are not limited to:

Events serving alcohol, events anticipating 200 or more people, events deemed to be high risk, and events open to the public.

General Liability Insurance:

- The renter shall produce and maintain for the duration of the Facility Use Agreement, insurance against claims for injuries to persons or damage to property which may arise from or in connection with use of the Arts Council of Snohomish County dba Schack Art Center facilities.
- Insurance must cover premises, products, completed operations and contractual liability. The *Arts Council of Snohomish County* dba Schack Art Center shall be named as an “additional insured” with the endorsement on the renter’s General Liability insurance policy. The General Liability insurance shall be written with limits no less than \$1,000,000 each occurrence and \$2,000,000 general aggregate.
- The insurance policy shall contain, or be endorsed to contain, that the renter’s insurance coverage shall be primary insurance with respect to the Arts Council of Snohomish County dba Schack Art Center. Any insurance, self-insurance, or insurance pool coverage maintained by the Arts Council of Snohomish County dba Schack Art Center shall be excess of the renter’s insurance and shall not contribute to it.
- The renter shall furnish the Schack Art Center with an original certificate and a copy of the amendatory endorsements, including the “additional insured” endorsement, evidencing the insurance requirements of the renter 14 days prior to the rental date.

Liability Insurance for events serving alcohol:

- Liability Insurance is required for **all** events at which alcohol is served or sold. The Liability Insurance Certificate must be received by the Schack Art Center at least 30 days prior to the rental. See the Alcohol Information Sheet to determine if you also need a Banquet Permit or Special Occasion License.
- Liability Insurance must include the following:
 - Alcohol liability clause
 - Limits of no less than \$1,000,000 per occurrence / \$2,000,000 general (or annual) aggregate.
 - Arts Council of Snohomish County must be listed as “additionally insured”
 - Date, time, and location of the event
 - Endorsement that the renter’s insurance coverage shall be primary insurance as respects to the Arts Council of Snohomish County dba Schack Art Center

Obtaining Insurance:

- Your personal insurance agent or an insurance agency may be able to provide you with the insurance that is needed.
- You may also obtain insurance through Sue Blouin, CIC, Producer, Whitfield-Koetje-Leavitt, 360-675-5916, blouin@whitfields.com.