

# Community Use of School Premise

## Insurance Requirements for Alcohol

### Frequently Asked Questions

Please refer to page 3 of 4, 2. Section F. The insurance requirement is \$5,000,000.

#### **Self-Service of Alcohol:**

1. Your current insurance policy may contain Host Liquor Liability. Most commercial insurance policies include this coverage with a \$1,000,000 limit. To comply with the insurance requirement of the Chagrin Falls Exempted Village School District you can ask your insurance company to increase this limit to \$5,000,000. This can be done through an Umbrella policy.
2. If you are not currently purchasing an insurance policy. You can purchase a Special Event policy through the website <https://www.kandkinsurance.com/sites/Events/Pages/Short-Term-Special-Events.aspx> (877-648-6404). You must purchase a \$5,000,000 policy including Host Liquor Liability and include Chagrin Falls Exempted Village School District as an Additional Insured. Depending on the attendance, this will cost approximately \$1200.
3. A Certificate of Insurance needs to be provided that illustrates proof of the \$5,000,000 Host Liquor Liability limit as well as listing Chagrin Falls Exempted Village School District as an Additional Insured.

#### **Use of a Catering or Bartending Service**

1. If you plan to use a caterer or bartending service, you can ask them to provide the insurance. If they are in the business of serving alcohol, they should have a Liquor Liability insurance policy in force.
2. Ask your caterer to provide a Certificate of Insurance illustrating \$5,000,000 limit for General Liability and Liquor Liability. Your organization should be listed as an Additional Insured as well as the Chagrin Falls Exempted Village School District.