

GatherGuard Program

For permitted Special Events held on City of Riverside Property.



GATHERGUARD-WHAT IS IT?

- ☐ The GATHERGUARD program provides liability protection for Public Entities that allow special events to be held on the publicly owned or managed property.
- ☐ **BENEFITS** of the GATHERGUARD Program:
 - Coverages provided by GATHERGUARD satisfy the City's Insurance Requirements for Special Events.
 - Self-serve- approximately 5 to 10 minutes to complete.
 - Transparent Pricing.
 - No additional broker fees for residents and Host Organizations.
 - COI's purchased from the GATHERGUARD Program do not have to be approved by Risk Management.
 - Facilitates the Special Event Permit process by enabling City-wide use.

COVERAGE INFORMATION

- ☐ Insurance Carrier: Specialty Advantage Insurance Services (Am Best Rated A XII), Admitted
- ☐ Policy Forms: Commercial General Liability and Liquor Liability
- ☐ General Liability Policy Limits:
 - \$1,000,000 Per Occurrence (No Aggregate)
 - \$1,000,000 Products/ Completed Operations
 - \$1,000,000 Personal and Advertising Injury
 - \$100,000 Fire Damage Limit Medical Payment Unit
- ☐ Third Party Property Damage Policy Limits:
 - \$1,000,000 Per Event
 - \$1,000 Deductible
- ☐ Liquor Liability Policy Limits:
 - \$1,000,000 Each Common Cause
 - \$1,000,000 Aggregate Limit

HOW TO PURCHASE A GATHERGUARD POLICY

- ☐ Visit the GATHERGUARD website at https://app.gatherguard.com
- ☐ Select your event type.
- ☐ Answer a few questions about your event.
- ☐ If you want to purchase coverage, please complete the application, and pay with a credit card.
- ☐ If further assistance is required, please call our GatherGuard help desk at (844) 747-6240 Monday through Friday between 8:00 A.M. and 8:00 P.M. Eastern Time.

CLAIMS

Claims will be reported directly to Intact Specialty Solutions at (877) 248-3455, or by contacting <u>entertainment-claims@intactinsurance.com</u>. It is the responsibility of the event sponsor to report any known claims to the carrier. The City of Riverside will also receive monthly claim reports with updated claim statuses.

STEP BY STEP GUIDE					
Step and Directions	Picture Reference				
Step 1 - Go to the Website: Event Insurance Intact Entertainment (gatherguard.com)	Most popular event types: Wedding Wedding Wedding Wedding				
Step 2 - Select your event.	Festival and cultural event (outdoors) Charity benefit Baby shower				
If needed, choose an event from the dropdown list.	Church service or Social reception Quinceanera (indoors)				
W .	Other event types				
	Select from the list				
Step 3 - Answer the three (3) questions for your event.	Get your wedding insurance quote.				
	If you have held this event before, have there been any losses or claims? Yes No Will there be any armed security who are not police officers? Yes No Are you a promoter? ① Yes No				
Step 4 - Select "Continue".	Back Continue				
Step 5 - Select "Search for a venue" or "Use a venue code" (list attached on page 7). Enter the location of the event (i.e., Fairmount Park). Verify the venue address.	Venue ① Use a venue code Search for a venue Where will the event take place? Q Fairmount Park, Fairmount Boulevard, Riverside, California, USA X				
Tonly ine tones address.	Please verify the following address before confirming the venue ⊚ Fairmount Park, 2601 Fairmount Blvd, Riverside, CA 92501, USA				
Step 6 - Select "Next".	Next				

STEP BY STEP GUIDE				
Step and Directions	Picture Reference			
You will see your quote calculate on the right side as you make coverage selections.	- Wedding Insurance Policy			
	This policy has additional certificate holders.			
	Preview my certificate language			
	Basic Coverage \$75.00 General liability up to \$1 million Includes: Host Liquor Damage to Rented Premises up to \$250,000			
	Additional Coverages Terrorism Coverage (included) \$0.00 Damage to Rented Premises limit increase to \$1 \$25.00 million Subtotal \$100.00			
	Total \$100.00			
Step 7 - Review the basic coverage.	Basic Coverage			
	General Liability Coverage Limit for each incident (Occurrence) Includes Host Liquor Provides coverage when your venue serves alcoholic beverages or allows alcoholic beverages to be consumed on the premises.			
	Damage to Rented Premises Limit \$250,000 Basic protection for damage that you or your guests may cause to the event space.			
Step 8 - Review Coverage Details and select "Next".	Coverage Details Next			

STEP BY STEP GUIDE				
Step and Directions	Picture Reference			
Step 9 - About Your Event	Please add a name for your event			
olep / About four Eveni	Wedding			
Enter the required information	7/50 characters			
pertaining to your event.	How often does this event occur?			
	One Time V			
-				
	In your selection, include the days required for setup and take down for the event. If your event will extend past midnight, include the following day.			
	Starts Ends			
	August 17, 2022 August 17, 2022			
	rugust 11, 2022			
	How many people are you expecting, over the course of the event?			
	Please <u>provide total event attendance</u> by adding up the expected attendance for each day. <u>Include</u> all who will attend including hosts, guests and any volunteers, performers, vendors or exhibitors. For example: Friday you expect 75, Saturday you expect 150, and Sunday you expect 100 people. Total attendance = 325 (101-500)			
	1-100			
Step 10 - Performers, Vendors and Exhibitors	Performers, Vendors and Exhibitors Help with this section. Leave at zero if there will be none, or, if they will provide their			
Select the number that apply, if any.	own insurance. This coverage offers protection for you, should a claim arise as a result of uninsured performer, vendor, or			
	exhibitor negligence. Depending on your event, only some or none of these categories will apply.			
	How many bands, DJs, dance troupes, or other types of			
	performers have you hired for your event, that have not			
	provided you with proof of insurance?			
	A band counts as one performer.			
	0 ~			
	How many people selling goods will be at your event, that have not provided you with proof of insurance?			
	Goods are considered any non-food items such as T-shirts or posters.			
	0 ~			
	How many poople colling food and/or howeverse will be at			
	How many people selling food and/or beverages will be at your event, that have not provided you with proof of			
	insurance?			
	For example, a concession stand or a hot dog cart run by a third party earning a profit. Caterers are not considered food vendors.			
	0			
	How many exhibitors will be at your event, that have not			
	provided you with proof of insurance?			
	Exhibitors provide information, promotions, demos or giveaways. For example, people running information or registration booths. A single booth is considered one exhibitor regardless of the number of persons operating the booth.			
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TEP GUIDE
Picture Reference
Next
\$0 Terrorism Coverage — included Coverage for acts of terrorism as defined in the Terrorism Risk Insurance Act. View the required policyholder disclosure notice. \$75 Liquor Liability — not common Host liquor liability, which includes coverage for hosted or cash bars, is part of your General Liability coverage. However, if you are providing alcohol at your event as part of your business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, select this Liquor Liability coverage instead. The need for Liquor Liability may be pre-selected and required by certain event locations. \$25 Damage to Rented Premises \$750,000 increase in limit to total \$1 million. Protection for damage that you or your guests may cause to the event space.
Next
- Wedding Insurance Policy This policy has additional certificate holders. Preview my certificate language Basic Coverage \$75.00 General liability up to \$1 million Includes:
Host Liquor Damage to Rented Premises up to \$250,000 Effective August 17, 2022, 12:01 a.m. Expires August 18, 2022, 12:01 a.m. 1-100 will attend. Additional Coverages Terrorism Coverage (included) Damage to Rented Premises limit increase to \$1 million \$25.00 Subtotal \$100.00 Total \$100.00

STEP BY STEP GUIDE				
Step and Directions	Picture Reference			
Step 15 - Insured Enter the insured's information.	Who is the renter of the venue? o an individual a company/organization First Name Last Name Jane Renter Street Address Mailing address, including apartment, suite, unit, building, floor, etc 3900 Main Street City State Zipcode Riverside California 92522			
Step 16 - Select "Confirmed Insured".	Confirm Insurance			
Step 17 - Insurance Contact Enter the insurance contact's information.	Enter a contact for the insurance policy We will use this information to email a copy of your proof of insurance, or to contact you about the policy. Is the contact address the same as the insured? Yes No First Name Last Name Jane Renter Phone This will only be used for customer service. This is where the policy information will be sent. riskmanagement@riversideca.gov			
Step 18 - Select "Confirm Insurance Contact".	Confirm Insurance Contact			
Step 19 - Payment Information	We accept Visa, Mastercard, American Express or Discover. Card Number 0000 0000 0000 0000			
Enter the credit card information and confirm payment. Purchase your policy.	Name on Card Expiration Date CVV MM / YY XXX Billing address same as contact • Yes No			

Unique Link	Venue Address	Venue ID Code	
Riverside City Hall (Parades, block parties/street closures, walk/run events)	3900 Main Street	5188 000	
Orange Terrace Community Park	20010 Orange Terrace Parkway	5188	001
Andulka Park	5201 Chicago Ave.	5188	002
Arlington Heights Sports Park	9401 Cleveland Ave.	5188	003
Arlington Park (Swimming pool excluded)	3860 Van Buren Blvd.	5188	004
Bergamont Park	19275 Bergamont Dr.	5188	005
Bobby Bonds Park (Skate park and swimming pool excluded)	2060 University Ave.	5188	006
Bordwell Park	2008 Martin Luther King Blvd.	5188	007
Bryant Park	7950 Philbin Ave.	5188	008
Collett Park	10950 Collett Ave.	5188	009
Fairmount Park (Use of lake excluded)	2601 Fairmount Blvd.	5188	010
Highland Park	780 Glenhill St.	5188	011
Hunt Park (Skate facility excluded)	4015 Jackson St.	5188	012
Janet Goeske Foundation & Senior Center	5257 Sierra St.	5188	013
La Sierra Park & Senior Center	5215 La Sierra Ave.	5188	014
Lincoln Park	4261 Park Ave.	5188	015
Martha McLean-Anza Narrows	5759 Jurupa St.	5188	016
Myra Linn Park	4540 Meredith St.	5188	017
Nichols Park: Joyce Jackson Community Center	5505 Dewey Ave.	5188	018
North Park	3200 Mission Inn Ave.	5188	019
Reid Park: Ruth H. Lewis Center	701 N. Orange St.	5188	020
Ryan Bonaminio Park at the Tequesquite Arroyo	5000 Tequesquite Ave.	5188	021
Shamel Park	3650 Arlington Ave.	5188	022
Springbrook Clubhouse	1011 N. Orange St.	5188	023
Sycamore Highlands Park	5777 Fair Isle Dr.	5188	024
Villegas Park	3091 Esperanza St.	5188	025
White Park: Dales Senior Center	3936 Chestnut St.	5188	026