Third Party Use and Rental of Town of East Hartford Facilities-
liability insurance requirements

Thank you for your interest in using/renting a Town of East Hartford facility. Proof of liability insurance is required at the time you make your reservation.

For the Community Cultural Center Auditorium:
A 1 million dollar per occurrence liability policy must be in force for all profit and non profit groups. You must submit a certificate of insurance, evidencing coverage of this liability insurance, at the time of application. The insurance policy must be endorsed to name the Town of East Hartford, its officials, employees and volunteers as additional insureds. If there will be alcohol at your event, liquor liability insurance must be added to your liability coverage.

For the Community Cultural Center Gymnasium-being used as a sporting or fitness event:
A 1 million dollar per occurrence liability policy must be in force for all profit and non profit groups. You must submit a certificate of insurance, evidencing coverage of this liability insurance, at the time of application. The insurance policy must be endorsed to name the Town of East Hartford, its officials, employees and volunteers as additional insureds.

If you are an individual, you will need to have $1,000,000 of liability insurance in force through a homeowner or renter liability policy. A copy of the declaration page must be submitted at the time of application.

For the Community Cultural Center Gymnasium-not being used as a sporting or fitness event:
A 1 million dollar per occurrence liability policy must be in force for all profit and non profit groups. You must submit a certificate of insurance, evidencing coverage of this liability insurance, at the time of application. The insurance policy must be endorsed to name the Town of East Hartford, its officials, employees and volunteers as additional insureds.

If you are an individual, you will need to have $300,000 of liability insurance in force through a homeowner or renter liability policy. A copy of the declaration page must be submitted at the time of application. *If you do not have liability insurance, you have the opportunity to purchase a one day insurance policy.  (please see attached for instructions)

For the Community Cultural Center Meeting Rooms:
A 1 million dollar per occurrence liability policy must be in force for all profit and non profit groups. You must submit a certificate of insurance, evidencing coverage of this liability insurance, at the time of application. The insurance policy must be endorsed to
name the Town of East Hartford, its officials, employees and volunteers as additional insureds.

If you are an individual, you will need to have $100,000 of liability insurance in force through a homeowner or renter liability policy. A copy of the declaration page must be submitted at the time of application. If you do not have liability insurance, you will have a $150 increase in the deposit fee.

**For the Veterans Memorial Clubhouse-Ballroom:**
A 1 million dollar per occurrence liability policy must be in force for all profit and non profit groups. You must submit a certificate of insurance, evidencing coverage of this liability insurance, at the time of application. The insurance policy must be endorsed to name the Town of East Hartford, its officials, employees and volunteers as additional insureds. If there will be alcohol at your event, liquor liability insurance must be added to your liability coverage.

If you are an individual, you will need to have $300,000 of liability insurance in force through a homeowner or renter liability policy. A copy of the declaration page must be submitted at the time of application. If there will be alcohol at your event, the liability limit must be increased to $500,000 and liquor liability must be included in the coverage’s.

*If you are an individual who does not have any type of liability insurance, you have the opportunity to purchase a one day insurance policy (please see attached)*

**For the Brewer House, the VMC Rotary Room or VMC Dining Room:**
A $1,000,000 per occurrence liability policy must be in force for all profit and non profit groups. You must obtain a certificate of insurance, evidencing coverage of this liability insurance. The insurance policy must be endorsed to name the Town of East Hartford, its officials, employees and volunteers as additional insureds. If there will be alcohol at the event, liquor liability must be endorsed on the liability coverage.

If you are an individual, you will need to have $300,000 of liability insurance in force through a homeowner or renter liability policy. A copy of the declaration page must be submitted at the time of application. If there will be alcohol at the event, the liability limit will be increased to $500,000 and liquor liability must be included in the coverage’s.

*If you are an individual who does not have any type of liability insurance, you have the opportunity to purchase a one day insurance policy (please see attached.)*

*Through our insurer, CIRMA, we are able to offer you the opportunity to purchase a TULIP (tenant user liability insurance program) policy for your event. Coverage limits are offered for 1 million dollars of liability insurance and cost is based on the exposure such as number of people, type of event etc.*