Individuals and organizations renting property owned by the Town of Butner need to provide their own general liability coverage either through their homeowners' policy or a separate general liability policy often referred to as a special events policy. This policy will protect either the individual or organization against negligence caused by whoever rents the space (such as spilled water, broken chairs, or unruly guests, etc.).

Proof of 1,000,000 in general liability insurance may be provided in one of the following ways:

<u>Private Citizens (individuals)</u>: Most Homeowners policies will cover the "homeowners" use of a rental facility; reception all or community center or park for events. The homeowner would provide the Town of Butner with a photocopy of the current Homeowners policy, or they can choose to purchase a separate Special Event policy in order to get a Certificate of Insurance. (If the Citizen does not own a home or have homeowners' insurance, they must purchase a Special Event Policy).

<u>Civic Groups (organizations)</u>: Most Civic Groups are insured for General Liability and should have no problem providing the Town with a Certificate of Insurance naming the Town as and Additional Insured. The certificate should state they are covered for the event and the Town is an additional insured.

<u>Tenant User Liability Insurance Program (TULIP)</u>: This is a special events policy provided through Intact Specialty as an online product. Their website <u>https://app.gatherguard.com/</u> or <u>www.intactspecialty.com/entertainment</u> is easy to use and generally lower rates since they are online exclusively. Once you go to their website, create a password, answer questions about what kind of event and activities that will take place and the program produces a premium. Once purchased a policy is issued and the Town is sent a certificate showing coverage. The cost of a policy to cover typical events is about \$75.00.

Venue Addresses:

Butner Athletic Park - 1105 West B St., Butner, NC 27509 Gazebo Park – 416 Central Ave., Butner, NC 27509 Soldiers Memorial Sports Arena – 416 24<sup>th</sup> St., Butner NC 27509