



**Carver
County
Parks**

11360 Highway 212 West, Suite 2
Cologne, MN 55322

Insurance Coverage Guide for Liquor Service Providers/Vendors

All groups seeking park area or facilities for a public special event that includes the consumption of alcohol issued by a service provider/vendor, must have insurance coverage specific to liquor liability. The group must provide Carver County Parks with a Certificate of Insurance indicating proof of insurance covering the event. The Certificate of Insurance must meet the County's insurance limit requirements as well as list Carver County as an Additional Insured. The liquor portion of the event will not be considered for review until the Certificate of Insurance is obtained and approved in writing by Park Staff.

*General Liability Insurance limit requirements also apply.

Liquor Liability Coverage Requirements

- **General Aggregate: \$2,000,000/ \$3,000,000 (Minimum/Preferred)**
- **Each Occurrence: \$1,500,000/\$1,000,000 (Minimum/Preferred)**

If Liquor Liability insurance limits are less than the limits shown above, an Excess Policy or Umbrella Policy would be additionally required to make up for the shortfall.

The Certificate of Insurance must list Carver County (or Carver County Parks) as an Additional Insured for any/all dates where service provider or event group is on County property. If Umbrella and/or Excess coverage is carried on the policy, the Certificate of Insurance must indicate Carver County (or Carver County Parks) as an additional insured and it must state that the **"umbrella/excess coverage follows form."**

We recommend you contact your insurance agent to determine the amount of coverage you need well in advance to requesting review of your special event proposal.

Please note: the County reserves the right to require other insurance coverage/limits based on the risk & exposure involved with the special event.

If you have questions or concerns about the insurance requirements for special events within the Carver County park system, please call us at 952-466-5250 or parks@co.carver.mn.us

CARVER COUNTY