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# CITY of NOVI CITY COUNCIL

Agenda Item G  
June 22, 2015

**SUBJECT:** Approval to adopt resolution establishing insurance requirements for outdoor gathering permits.

**SUBMITTING DEPARTMENT:** City Clerk *me*

**CITY MANAGER APPROVAL:** *PR*

**BACKGROUND INFORMATION:**

Chapter 24 of the City's Code of Ordinances establishes requirements for permits for outdoor gathering or outdoor assembly. Section 24-21 of the Ordinance establishes various prerequisites to issuance of a permit. Subsection 14 states that a permittee shall obtain insurance within limits set by the City Clerk pursuant to guidelines as established by resolution of Council.

Attached is a Resolution updating and establishing insurance requirements in accordance with current recommendations from the City's risk management specialist.

**RECOMMENDED ACTION:** Adoption of the resolution citing insurance requirements for outdoor gathering permits.

	1	2	Y	N
Mayor Gatt				
Mayor Pro Tem Staudt				
Council Member Casey				
Council Member Markham				

	1	2	Y	N
Council Member Mutch				
Council Member Poupard				
Council Member Wrobel				

CITY OF NOVI

COUNTY OF OAKLAND, MICHIGAN

**RESOLUTION ESTABLISHING INSURANCE REQUIREMENTS  
FOR OUTDOOR GATHERING PERMITS**

Minutes of a Meeting of the City Council of the City of Novi, County of Oakland, Michigan, held in the City Hall of said City on \_\_\_\_\_, \_\_\_\_\_, at \_\_\_\_ o'clock P.M. Prevailing Eastern Time.

PRESENT: Councilmembers \_\_\_\_\_

ABSENT: Councilmembers \_\_\_\_\_

The following preamble and Resolution were offered by Councilmember \_\_\_\_\_ and supported by Councilmember \_\_\_\_\_.

**WHEREAS;** the City regulates outdoor assembly or outdoor gatherings pursuant to Chapter 24 of the City's Code of Ordinances; and

**WHEREAS;** Section 24-21 establishes prerequisites to issuance of an outdoor gathering or assembly permit, and Subsection 14 thereof requires the Council to establish guidelines for required insurance coverages in connection with the issuance of a permit; and

**WHEREAS;** the City has consulted with its risk manager to establish the insurance guidelines set forth herein.

**NOW THEREFORE, IT IS THEREFORE RESOLVED** that the guidelines for insurance shall be as follows (types of coverages required may vary depending on the specific event and activities):

- A. Commercial General Liability Insurance on an occurrence basis with limits of liability not less than one million dollars (\$1,000,000.00) per occurrence and two million dollars (\$2,000,000.00) aggregate combined single limit for Personal Injury, Bodily Injury, and Property Damage.
- B. Workers' Compensation & Employers' Liability Insurance, Michigan Statutory Limits of Liability.

- C. Motor Vehicle Liability Insurance, including Michigan No-Fault Coverage, with limits of liability not less than one million dollars (\$1,000,000.00) per occurrence combined single limit for Bodily Injury and Property Damage. Coverage shall include all owner vehicles, all non-owned vehicles, and all hired vehicles.
- D. Liquor liability, if applicable, in an amount of one million dollars (\$1,000,000) per occurrence, of one million dollars (\$1,000,000) aggregate.
- E. All certificates of insurance, other than Workers' Compensation & Employers' Liability Insurance, shall name the City as an additional insured.

Such coverages shall be procured and maintained with forms and insurers acceptable to the City. Certificates of insurance acceptable to the City shall be submitted prior to commencement of the gathering or assembly.

Such insurance shall remain in full force and effect in the specified amounts for the duration of the permit. The insurance shall include an endorsement to the effect that the insurance company shall notify the City Clerk in writing at least ten (10) days before the expiration or cancellation of the insurance.

**AYES:**

**NAYS:**

RESOLUTION DECLARED ADOPTED.

\_\_\_\_\_  
Maryanne Cornelius, City Clerk

**CERTIFICATION**

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the City Council of the City of Novi, County of Oakland, and State of Michigan, at a regular meeting held this \_\_\_\_\_ day of \_\_\_\_\_, 2015, and that public notice of said meeting was given pursuant to and in full compliance with Act No. 267, Public Acts of Michigan, 1976, and that the minutes of said meeting have been kept and made available to the public as required by said Act.

\_\_\_\_\_  
Maryanne Cornelius, City Clerk  
City of Novi