

**TOWN OF
NAMAKAGON**

**SPECIAL EVENT
POLICY**

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INTRODUCTION

The Town of Namakagon encourages residents, non-residents, and businesses to sponsor special events that enhance the quality of life, provide entertainment and other leisure activities, promote local economic health, attract visitors, and contribute to the dynamic atmosphere of the community. However, when these events are held on public premises or public right-of-way, and/or are held on private property where the public is invited, or could be affected, they have the potential to impact the Town's resources, facilities, and property. Each event has unique characteristics and will have a different impact. Therefore, events need to be considered on a case-by-case basis in order to promote the responsible use of publicly owned premises and right-of-way and to protect the general public.

The Town of Namakagon has compiled this Special Events Policy, containing application forms, policies, and related materials involved in the Town's review and approval process to ensure the success of such events by providing a system for advanced planning, standard information, and basic ground rules that allow special event sponsors and facility users to achieve their mutual goals, while minimizing the impact of the event on the community. It is the purpose of this policy and related procedures to regulate Special Events held in the Township so that such events can occur with the safety and health of the participants in mind, the protection of public property considered, and the impact on non-participating residents minimized. Please read this policy completely, even if you have planned events before.

What is a Special Event?

Events or planned occurrences on Town premises and right-of-way that exceed the normal and ordinary use of such property, events that are held on private property where the general public is invited, or events held on private property where the general public may be affected, may be considered a special event and are subject to review and approval by the Town Board. In general, a "special event" is defined as:

"any planned extraordinary occurrence requiring Town services on public right-of-way or public premises including, but not limited to, concerts, festivals, fairs, parades, runs/walks, on road events, large company picnics, athletic events, block parties, organized rummage sales (10 or more participating sellers), and processions which is not within the normal and ordinary use of that property or which, by the nature of the event, may have a greater impact on Town services or resources than would have occurred had the event not taken place. Whether the event is considered within the normal, ordinary or intended use of public property shall be determined by the Town department that maintains jurisdiction over the proposed venue."

If your event is held on private property or does not otherwise meet the definition of a special event, certain regulations may still apply. For example, if your event is expected to have in excess of 100 people and will be held in a building not approved for public assembly in accordance with the Wisconsin Administrative Code, or involves the use of

temporary seating, the Fire Department and Building Inspector will need to review and approve your event.

Where do I start?

The first step in planning a special event in Namakagon is to read this Special Event Policy in its entirety. This policy provides information that will be helpful for event organizers in planning their event.

Who do I contact for help?

If you have questions, give us a call. Town staff are here to help. The best place to start is to call the department that is responsible for the area of your question. Below is a list of Town departments and Bayfield County contacts, and their areas of responsibility.

TOWN DEPARTMENT	AREAS OF EXPERTISE	PHONE NUMBER
Bayfield County Sherriff's Department	Event safety and security Traffic Control Road Closures Emergency Management Plans	715-373-6133
Town Clerk	Licensing and Fees Application deadlines Alcohol sales Loud noise Fireworks/pyrotechnics Insurance requirements	715-794-2651
Fire Department	Fire safety Medical Services Tents/temporary structures	715-492-5334
Great Divide Ambulance Service	Medical Services	715-413-0406
Town Road Crew	Signage Barricades	715-794-2666
Zoning Administration	County codes Building Inspections Structure safety & accessibility	715-373-6138
Bayfield County Health Department	Food and safety handling License for food sales	715-373-6109
Cable Lion's Club	Tents/temporary structures President Ellen Nelson	715-794-2641
Town Board Chairman/Supervisors	Road Closures	715-794-2651

APPLICATION AND PERMIT PROCEDURE

This section of the manual outlines the application, review and permit procedure for obtaining a Special Event Permit in Namakagon. It is important that event organizers read and fully understand this process to ensure a timely review of their application. Failure to do so may result in delays or even denial of the Special Event Permit.

Application Submittal

An application for a Special Event Permit along with ALL the required support materials and the application fee must be filed with the Town Clerk a minimum of 60 days prior to the event. It is important that the event organizer submit a complete and thorough application. All questions should be answered completely. If the application does not have enough room to provide all information, additional pages may be attached. Incomplete applications will be returned to the event organizer. In addition to a complete application, the event organizer must submit a map of the event location that contains the following information where applicable:

- Parking areas
- Street closures
- Routes for runs/walks/races, parades or processions
- Controlled access points
- First aid stations
- Emergency access routes
- Portable toilets
- Trash and recycling dumpsters
- Tents
- Inflatables, rides or amusements
- Vending locations for food, alcohol or merchandise
- Fireworks, pyrotechnics or open fires
- Fire extinguishers
- Other facilities needed for the event (i.e., stages, fencing, lighting etc.)

Application Review

Upon receiving the Special Event Permit Application from the event organizer, the Town Clerk will forward the application materials to the Town Board for review at their next scheduled meeting. The Town Board shall review the application and approve or deny (listing any reasons for denial) based upon the following criteria:

- Use of department resources
- Costs to the department
- Benefit to the community
- Any perceived public health or safety problems
- Use of Town property

The Town Board may request a special meeting with the event organizer at any time during the application process or leading up to the event to discuss any questions or details of the event.

The Town of Namakagon reserves the right to deny a Special Event Application if the event is incompatible with the Town property, private property intended use, or conflicts with other scheduled or unscheduled activities or events.

Issuance of the Special Events Permit

Upon approval by the Town Board, the Town Clerk will notify the event organizer that the application has been approved and that a Special Event Permit will be granted pending proof of insurance, if deemed necessary. Insurance Requirements can be found in Appendix A.

PLANNING THE EVENT

As you begin to make plans for your special event, think carefully about the impacts and benefits the event will bring to the community. This section of the manual covers the many details you need to think about when planning your event.

When and where to hold your event?

If you are considering holding your special event in the Town Hall, you will need to contact the Town Office to reserve the Town Hall. Please contact the Town Office at 715-794-2651 for more information.

Is the event accessible to all participants?

Have you made plans to ensure that your event is accessible to individuals with disabilities (disabilities include, but are not limited to, vision, hearing and physical limitations)? Many events change the normal use patterns or exceed the normal design capabilities of Town public facilities. Event organizers are responsible for ensuring their public event complies with the accessibility requirements of the Americans with Disabilities Act (ADA). This may include providing additional facilities such as accessible parking, travel ways, seating, restrooms, drinking water, etc., plus service and program access for individuals with physical, sight, speech, hearing and other impairments covered by the Act.

Where will participants park?

For larger events, and even some smaller events, parking is a serious issue that needs to be considered by event organizers. Any parking outside of designated and legal parking areas needs to be approved by the department responsible for the property. Organizers of events must have a plan in place to address parking. The plan must address the expected

number of vehicles, locations of parking areas, traffic control, safety and security. The event organizer must provide an adequate number of individuals to control and regulate the parking of vehicles in designated parking areas.

Parking at the Town Hall may be allowed for special events with Town Board approval. Contact the Town Office during the planning stages to arrange parking areas. Any costs associated with repairing damage from parking and driving in turf areas will be the sole responsibility of the event organizer. The Town of Namakagon reserves the right to deny parking on turf areas if conditions leading up to the event indicate that severe damage may occur should parking on turf be allowed. Event organizers should prepare a secondary parking plan should parking on turf be denied.

In some cases, even legal parking along streets and roadways may pose a concern. Parking may need to be restricted for safety purposes and to ensure emergency access. Contact the Town Board if event parking is anticipated along streets or roadways.

Will a public street or right-of-way be used or closed?

If your special event will result in a public street or right-of-way being used or closed, the Town Board of Namakagon and the Bayfield County Sherriff's Department will need to review your request to ensure that all safety measures are met, and the street closure(s) will not adversely affect traffic flow. Please contact the Town Board early in the planning process to coordinate any street closures or uses.

Even if your event does not require street or sidewalk closings, an acceptable Traffic Control Plan (TCP) is required.

Will alcohol be served or sold?

If your event will be selling or serving beer or wine (distilled alcoholic beverages cannot be sold or served at special events) a separate Temporary Class "B" License will be required. This license application may be obtained from the Town Clerk and must be filed with the Clerk at least ten (10) calendar days before your event. It is recommended that you submit this application at the same time you submit your Special Event Application.

You will need to have **licensed bartenders** selling and dispensing alcohol if you plan to sell alcohol at your event. The Town Clerk will be able to provide you with information on how to obtain an Operator's (Bartender) License.

Please be aware that having alcohol at an event may result in greater costs and risks, so please read the insurance requirements section of this manual thoroughly.

Here are some helpful tips to organize a safe and successful event where alcohol is served or sold.

- Sales of beer or wine must be under the control of your organization at all times.
- No person/organization may give away alcohol or use any other means to evade any law of the State of Wisconsin relating to the sale of alcohol.
- You, the applicant, will be the responsible, legally liable party if problems arise because of the improper conduct of beverage servers.
- The legal drinking age is 21. Government issued identification must be requested from anyone who appears under the age of 30.
- Do not sell, furnish or give beer or wine to anyone who is obviously intoxicated.
- Identify non-drinking designated drivers and consider offering them free non-alcoholic beverages.
- Limit sales of alcoholic beverages to two (2) drinks per person at any one time.
- Provide food at your special event.
- Prohibit anyone from bringing their own alcoholic beverages to your event.

Will food or beverages be sold?

If food and/or beverages are to be sold as part of an event, all necessary permits/licenses must be obtained from the Bayfield County Health Department. If you are considering serving food or offering food for sale at your event, here are some things you should consider beforehand:

- How will you ensure food is handled safely and stored at the proper temperature?
- Where will food handlers wash their hands?
- What will you do if someone suffers an allergic reaction to the food?
- Will you need additional trash cans or recycling bins?

Will there be fireworks, open flames or pyrotechnics?

If you plan on having fireworks, open flames and/or pyrotechnics at your special event you will need to contact the Town Clerk at 715-794-2651 for the necessary permits and regulations. Applications should be submitted at least ten (10) days prior to the next scheduled Town Board meeting.

The use of any pyrotechnic device must be handled by a professionally managed firework company that have competent, trained adult operators. The pyrotechnics must be of such composition, character and be located, discharged or fired as, in the opinion of the Fire Chief, will not be hazardous to property or endanger any persons. Town Ordinances and State Statutes regulate the outdoor use of pyrotechnic devices.

Do you have sufficient toilet facilities?

The toilet facilities at a park may not be sufficient for a special event and in the case of open spaces and public roadways, may not be available at all. In this case portable toilets must be secured by the organizer of the event. Guidelines for the number of portable restrooms required are as follows:

Special Event Chart for Portable Restrooms Number of Units required when no pumping service is provided 50/50 Mix of Men and Women One unit provides approximately 200 uses.

Ave. Crowd Size	Average hours at the event									
	1	2	3	4	5	6	7	8	9	10
500	2	4	4	5	6	7	9	9	10	12
1,000	4	6	8	8	9	9	11	12	13	13
2,000	5	6	9	12	14	16	18	20	23	25
3,000	6	9	12	16	20	24	26	30	34	38
4,000	8	13	16	22	25	30	35	40	45	50
5,000	12	15	20	25	31	38	44	50	56	63
10,000	15	25	38	50	63	75	88	100	113	125
15,000	20	38	56	75	94	113	131	150	169	188
20,000	25	50	75	100	125	150	175	200	225	250
25,000	38	69	99	130	160	191	221	252	282	313

Table 1 Courtesy of Portable Sanitation Association International

How will waste be managed?

The organizer of a special event must have a waste management plan in place that addresses litter control, trash removal and recycling. Litter shall be picked up before, during and after an event that is open to the public. It is the responsibility of the event organizer to ensure that there are a sufficient number of trash and recycling receptacles located throughout the event grounds and that they are emptied during the event in order to prevent overflow. The Town does not provide receptacles beyond what is normally available at the site. It is the event organizer’s responsibility to remove all waste generated by the event from the site. This may require refuse and recycling dumpsters to be secured by the event organizer. Location of dumpsters must be indicated on the map and approved by the Town. Dumpsters shall be removed from the premises on the first business day following the event.

If you decide to not arrange for a dumpster and the facility requires additional clean-up at the conclusion of your event, you will be charged for all the time and material needed for the clean-up efforts.

Will there be a band or amplified sound?

Noise is regulated by ordinance within the Town of Namakagon. In general, the ordinance states that “No person may create, contrive, erect, maintain, cause, continue, install, construct, or permit to exist in the town a public nuisance associated with, causing, or likely to cause potential danger, disturbance, or injury to the public peace and order.” This includes Loud Noise Areas, which are any places in the town where any loud, discordant, and unnecessary sound conditions unreasonable disturb peace and good order of the neighborhood.

If an event will be having a band or amplified music, the organizer shall ensure compliance with the Public Nuisance Ordinances established by the Town of Namakagon. Failure to abide may result in penalties as provided in the ordinance, termination of the event and denial of future use of the facility.

There may be times or events where strict adherence to the noise ordinance may be difficult or unreasonable due to special circumstances. When it is anticipated that this is to occur, special approval may be requested from the Town Board. This approval should be sought as part of the Special Events Application process. If you are considering having a band or amplified sound at your event, here are some things you should consider beforehand:

- Is there a stage available at your proposed location, or will you need to obtain one?
- Is there sufficient electricity and the right number of electrical outlets?
- Will a tent be required?
- What hours will the band be playing/amplified sound occur? Will this comply with the Town’s Public Nuisance Ordinance?

Do you have adequate electrical service for the event?

The existing electrical service at a facility may be inadequate for certain special events. It is the responsibility of the event organizer to ensure that there is adequate electrical capacity to hold the event and to obtain additional electrical supply if needed. A qualified electrician should be used to ensure that any electrical work is completed according to code. Any damage to existing electrical services due to overload will be the responsibility of the event organizer.

Will mechanical rides, inflatables, dunk tanks or other amusements be used?

Use of these items must be approved by the Town and may only be used in approved locations. The proposed location of any amusements must be indicated on the map. Amusements should only be acquired from insured operators. A copy of the certificate of insurance should be submitted with the application. Any damage to turf, pavement or utilities as a result of the amusements will be the responsibility of the event organizer and must be repaired immediately upon removal of said amusement.

Will tents or canopies be used? Or will you be erecting a temporary structure?

Tents and canopies many times, are necessary for an event. However, they are considered “Temporary Structures” and are regulated by International Fire Code to ensure public safety. It is the responsibility of the event organizer to ensure that tents meet all requirements of the code. Below are some of the items that need to be addressed when using tents for a special event:

- The event organizer shall file with the Town of Namakagon a certificate executed by an approved testing laboratory, certifying that all tents and their appurtenances, sidewalls, drops, and tops of temporary structures, canopies, tarpaulins, floor coverings, bunting, combustible decorative materials and effects, including sawdust when used on floors or passageways, shall be composed of flame-resistant material or shall be treated with a flame retardant in an approved manner and meet the requirements for flame resistance as determined in accordance with NFPA 701, and that the flame resistance is effective for the period specified by the permit.
- Tent fabric and structures must be flame resistant.
- Fire extinguishers need to be present.
- Sufficient exits need to be provided and marked.
- No Smoking shall be allowed inside the structure.
- Heating devices shall be approved and UL listed.

Please contact the Fire Department for additional information.

Underground utilities

Underground utilities can pose a serious danger to the public and to property should they be damaged. Wisconsin Statute 182.0175 requires anyone who is responsible for the planning and performance of any type of ground penetration and excavation to provide advance notice to Digger’s Hotline. This includes driving stakes into the ground for the purpose of securing tents, inflatables or other amusements.

SAFETY AND SECURITY

For the safety of your special event’s participants, security personnel are a necessity. Some events, like those selling alcohol, may involve higher risk and may require more security. It is equally important to be mindful of fire and building safety and to adequately prepare ahead of time for emergencies.

What security will be needed?

It is recommended that each event must have security personnel at the rate of two security guards for every 300 people present if alcohol is available, or two security guards for every 600 people if alcohol is not available.

One member of the security personnel must be designated as the “Head of Security,” and all security personnel must be clearly identified as security. It is suggested that security personnel and the head of security wear brightly colored t-shirts or other items of clothing that clearly identifies them as security. Security personnel must also be at least 18 years old, able to request help if needed, and be reachable at any time by Sheriff’s, Fire or Health Department personnel.

The Sheriff’s Department, depending on facts and circumstances specific to each event, shall have the discretion to modify this ratio, as they deem necessary. For additional information, call the Sheriff’s Department at 715-373-6133.

Medical Services

When planning a special event, there are important considerations regarding first aid needs. The level of medical services required for a special event will vary depending on many factors including expected attendance, time of day, time of year, weather, demographics of attendees, alcohol, nature of the event and many others. At the minimum all special events should have a first aid kit easily accessible on the event site. The organizer of a special event must have a plan to address medical services. Events with expected attendance of 300 or higher shall contract dedicated ambulance coverage for the duration of the event.

Planning for Fire Prevention and Life Safety

The Namakagon Volunteer Fire Department is committed to a fire prevention program that places a high priority on the safety and welfare of the public while minimizing potential fire and life safety hazards. Establishing fire prevention and life safety procedures at your special event is an essential component of the event planning process. If you are holding an outdoor event, your event must be reviewed by the Fire Department. Items of concern include general fire and life safety, crowd capacity, access for emergency vehicles, configuration and identification of all vendors cooking with flammable and combustible liquids and/or gases, or potentially hazardous cooking appliances. For more information, please call the Fire Department at 715-492-5334.

Inform and train volunteers

Volunteers are often critical to a successful event. They should be briefed prior to the event on what they may and may not do and it is often a good idea to provide them with job descriptions. Tell them who is in charge and who to contact if a problem develops. Make sure they are familiar with the building or event area so they can direct people to restrooms, fire exits, or other key locations.

Remember, the volunteer’s task may seem clear to you, but they may not be as familiar with all of the plans you have made. Also, make sure your volunteers are easily identifiable to those attending your event; provide them with vests, pins, armbands, hats, etc.

Risk Management and Insurance

Risk management for special events is defined as “recognizing the possibility of meeting danger or suffering harm or loss and organizing or planning to minimize or eliminate said danger, harm or loss.” Ensuring that appropriate risk management practices are in place is a priority for the Town of Namakagon. Insurance coverage (a Certificate of Insurance or a Hold Harmless Agreement) will be required for every special event held in the town. The level of insurance required is based on the event’s classification.

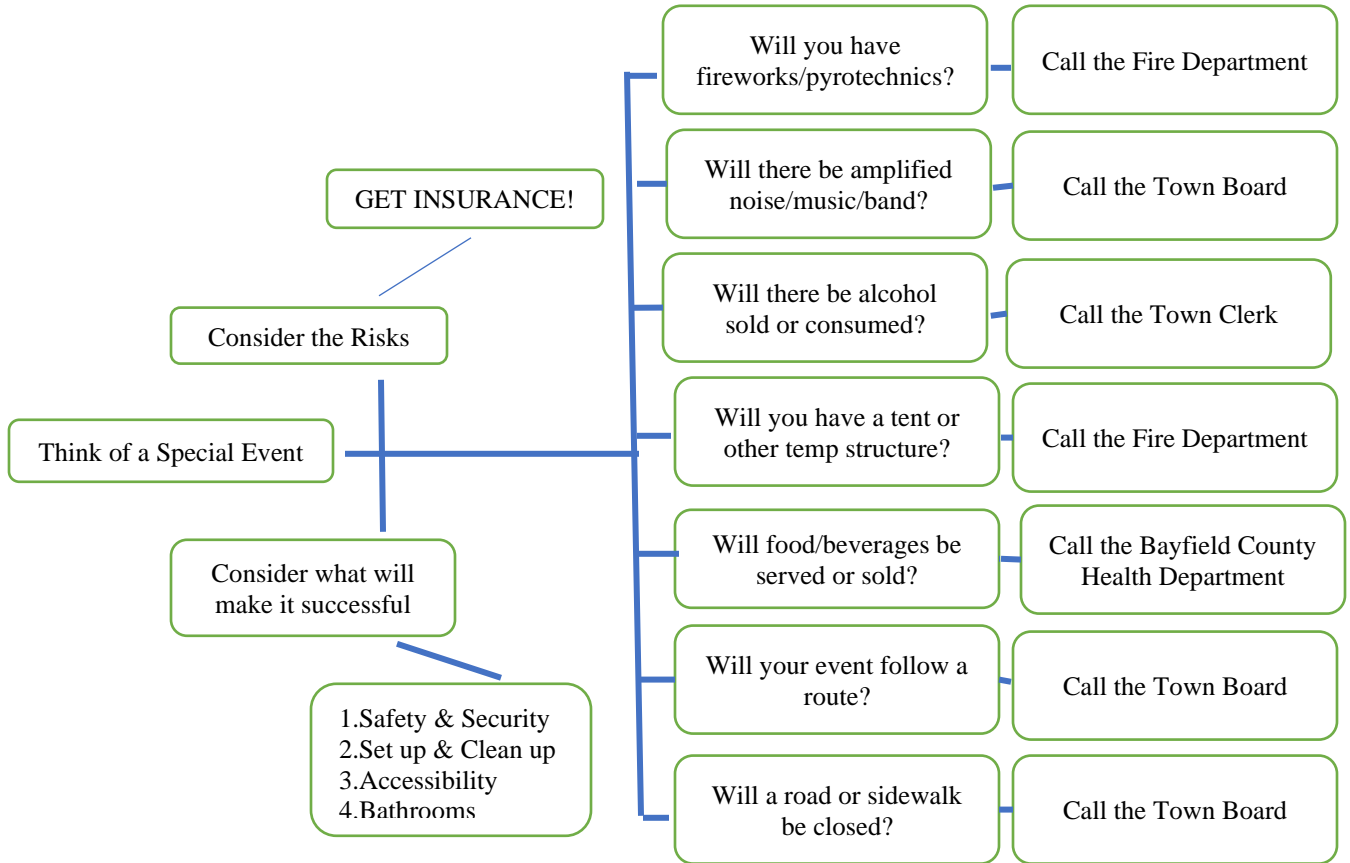
Each class shall be determined by its characteristics. An event does not have to have all the characteristics listed to be in the classification. The Town reserves the right to make final determination of an event’s classification and the related requirements that will be imposed upon the event organizer. Please see Appendix A for additional information regarding the required amount of insurance for your event.

Here are some areas of risk management that should be observed by special event organizers:

- Develop volunteer management practices – identify who is in charge and communicate this to all volunteers. Monitor the event volunteers to ensure that the necessary work is being completed.
- Consult with sheriff and emergency personnel for input and advice while developing the safety/risk management plan.
- Be aware of safety standards and/or inspections related to buildings, vehicles, carnival rides and tents, ensuring safe egress from tents and fenced in areas.
- Have emergency plans specific to the events activities, including communication and responsibilities, coordination with authorities, weather conditions, lightning, and personal and property damage.
- Coordinate fire safety/protection for all tents and commercial cooking functions, and the safe handling of propane gas.
- Have a bleacher inspection and certificate of insurance from the installer.
- Do a “walk through” of the event, looking out for tent stakes and ropes, electrical connections, compressed gas cylinders like helium, cables and hoses across walkways, absence of barriers to restricted areas; try to see the grounds through the eyes of an excited youngster or a not so nimble senior.

CONCLUSION

The goal of this Special Event Manual is to provide event organizers with the information needed to guide them through the planning and approval process. The Town hopes you found this Special Event Manual informative and helpful. If there are any suggestions for how to improve this Manual or ways to make the application process easier, please let us know.



APPENDIX A – INSURANCE REQUIREMENTS

INSURANCE REQUIREMENTS FOR SPECIAL EVENTS

It is hereby agreed and understood that the insurance required by the Town of Namakagon is primary coverage and that any insurance or self-insurance maintained by

the Town of Namakagon, its officers, board members, agents, employees or authorized volunteers will not contribute to a loss. All insurance shall be in full force prior to commencing the event and remain in force throughout the entire event, including the clean-up period after the event.

Large Exposure Events:

Large exposure events including, but not limited to, concerts, parades, fairs, bike races, auto shows, circuses, or activities that have the potential to draw over 3,000 people or events with amusement devices, pony rides, bleachers used to seat more than 500 people, or public fireworks displays.

GENERAL LIABILITY COVERAGE

- A. Commercial General Liability
 - a. \$2,000,000 general aggregate
 - b. \$2,000,000 products - completed operations aggregate
 - c. \$2,000,000 personal injury and advertising injury
 - d. \$1,000,000 each occurrence limit
- B. Claims made form of coverage is not acceptable.
- C. Insurance must include:
 - a. Premises and Operations Liability
 - b. Blanket Contractual Liability
 - c. Personal Injury
 - d. Explosion, collapse and underground coverage
 - e. Products/Completed Operations
 - f. The general aggregate must apply separately to this project/location

BUSINESS AUTOMOBILE COVERAGE

- A. Limits - \$250,000 each person/\$500,000 each accident for Bodily Injury and \$100,000 for Property Damage
...OR...
\$500,000 Combined Single Limit for Bodily Injury and Property Damage each accident
- B. Must cover liability for "Any Auto" - including Owned, Non-Owned and Hired Automobile Liability

WORKERS COMPENSATION AND EMPLOYERS LIABILITY - If required by Wisconsin State Statute or any Workers Compensation Statutes of a different state.

- A. Must carry coverage for Statutory Workers Compensation and Employers Liability limit of:
 - \$100,000 Each Accident
 - \$500,000 Disease Policy Limit
 - \$100,000 Disease - Each Employee

AIRCRAFT LIABILITY (including helicopter) - Owned, Non-Owned or hired.

- A. If this exposure shall exist, the limits must be at least \$5,000,000 combined single limit for bodily injury (injury passenger liability) and property damage.
- B. Any liability exclusions relating to slung cargo must be deleted.

LIQUOR LIABILITY - If the event holder is selling alcoholic beverages then Liquor Liability with the following limit and coverage must be carried:

- A. Limits - \$500,000 each occurrence, \$500,000 aggregate

UMBRELLA POLICY

- \$1,000,000 Limit

ADDITIONAL PROVISIONS

- Additional Insured - On the General Liability Coverage, Comprehensive Automobile Coverage and Umbrella Coverage. Town of Namakagon, and its officers, board members, agents, employees, and authorized volunteers shall be Additional Insured.
- Endorsement - The Additional Insured Policy endorsement must accompany the Certificate of Insurance.
- Certificates of Insurance - A copy of the Certificate of Insurance must be on file with the Town Clerk.
- NOTE: Town of Namakagon requires 30-day written notice of cancellation, non-renewal or material change in the insurance coverage.
- *The insurance coverage required must be provided by an insurance carrier with the "Best" rating of "B VII" or better. All Carriers shall be admitted carriers in the State of Wisconsin.

Medium Exposure Events:

Medium exposure events including, but not limited to, parades, concerts, dances, runs/walks, athletic events, animal shows, small private fireworks displays or any activity that is likely to draw between 250 and 3,000 people. Any event that serves alcohol and is likely to draw more than 300 people will be considered a Medium Exposure event.

GENERAL LIABILITY COVERAGE

- A. Commercial General Liability
 - a. \$1,000,000 general aggregate
 - b. \$1,000,000 products - completed operations aggregate
 - c. \$1,000,000 personal injury and advertising injury
 - d. \$1,000,000 each occurrence limit
- B. Claims made form of coverage is not acceptable.
- C. Insurance must include:
 - a. Premises and Operations Liability
 - b. Blanket Contractual Liability
 - c. Personal Injury
 - d. Explosion, collapse and underground coverage
 - e. Products/Completed Operations
 - f. The general aggregate must apply separately to this project/location

BUSINESS AUTOMOBILE COVERAGE

- A. Limits - \$250,000 each person/\$500,000 each accident for Bodily Injury and \$100,000 for Property Damage
...OR...
\$500,000 Combined Single Limit for Bodily Injury and Property Damage each accident
- B. Must cover liability for "Any Auto" - including Owned, Non-Owned and Hired Automobile Liability

WORKERS COMPENSATION AND EMPLOYERS LIABILITY - If required by Wisconsin State Statute or any Workers Compensation Statutes of a different state.

- A. Must carry coverage for Statutory Workers Compensation and Employers Liability limit of:
\$100,000 Each Accident
\$500,000 Disease Policy Limit
\$100,000 Disease - Each Employee

AIRCRAFT LIABILITY (including helicopter) - Owned, Non-Owned or hired.

- A. If this exposure shall exist, the limits must be at least \$5,000,000 combined single limit for bodily injury (injury passenger liability) and property damage.
- B. Any liability exclusions relating to slung cargo must be deleted.

LIQUOR LIABILITY - If the event holder is selling alcoholic beverages then Liquor Liability with the following limit and coverage must be carried:

- A. Limits - \$500,000 each occurrence, \$500,000 aggregate

UMBRELLA POLICY

- \$1,000,000 Limit **ADDITIONAL PROVISIONS**
- Additional Insured - On the General Liability Coverage, Comprehensive Automobile Coverage and Umbrella Coverage. Town of Namakagon, and its officers, board members, agents, employees, and authorized volunteers shall be Additional Insured.
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- Certificates of Insurance - A copy of the Certificate of Insurance must be on file with the Town Clerk.
- NOTE: Town of Namakagon requires 30-day written notice of cancellation, non-renewal or material change in the insurance coverage.
- *The insurance coverage required must be provided by an insurance carrier with the "Best" rating of "B VII" or better. All Carriers shall be admitted carriers in the State of Wisconsin.

Small Exposure Events:

Small exposure events including, but not limited to, block parties, small concerts, plays, private gatherings on public property, organized rummage sales, processions or similar events that are likely to draw less than 250 people. Small exposure events do not require

certificates of insurance; however, the event organizer is responsible for any losses which may occur as a result of their activity and is encouraged to carry adequate insurance to protect them and must indemnify the Town.