

Outdoor Dining
on Town of Greenwich Property
Insurance Requirement Agreement:

Insurance Requirements: Any applicant that proposes using Town property for outdoor dining purposes, shall procure and maintain insurance of the types and amounts checked in paragraphs A through C below for all temporary operations.

- A. **General Liability, in a primary policy or combination of primary and excess, with minimum coverages for combined bodily injury and property damage liability of \$5,000,000 general aggregate, \$5,000,000 per occurrence including:**
- 1. **Commercial General Liability.**
 - 2. **Town as additional insured. Applicant's insurance must be primary and non-contributory.**
 - 3. **Liquor legal liability (if serving alcohol) - with limits to follow the General Liability and Excess policies.**
- B. **Workers' Compensation and Employer's Liability, with minimum coverages as provided by Connecticut State Statutes.**
- C. **CERTIFICATE HOLDER: TOWN OF GREENWICH**
ATTN: RISK MANAGEMENT DEPT. (Also fill in on ACORD Certificate of Insurance)
101 Field Point Road, Greenwich, CT 06830.

The **Acord certificate of insurance form** must be executed by your insurance agent/broker and returned to this office. The most current Acord form should be used for insurance documentation purposes. Company name and address must conform on all documents including insurance documentation. It is required that the agent/broker note the individual insurance companies providing coverage, rather than the insurance group, on the Acord form. The business name and a brief description must be inserted in the "Description of Operations" field. It must be confirmed on the Acord Form that the Town of Greenwich is endorsed as an additional insured by having the appropriate box checked off and stating such in the "Description of Operations" field.

The Applicant shall be responsible for maintaining the above insurance coverages in force to secure all of the Applicant's obligations to the Town as listed here and in the attached application for temporary outdoor dining/retail sales with an insurance company or companies with an AM Best Rating of A:VII or better, licensed to write such insurance in Connecticut or as acceptable to the Risk Manager, Town of Greenwich.

Business Name

Megan A. Damato, Esq.
Director of Risk Management

Business Owner _____

Date

Date