

CERTIFICATE OF INSURANCE

9/1/16

Recently we have changed our rental requirements to include a certificate of insurance from the renter of the ballroom. This requirement is based on suggestions from our insurance company as we are always looking for processes to cut costs without the need to increase rental rates beyond an acceptable rate.

Below are some example of what the Certificate of Insurance is needed to cover. As you can see by providing the certificate does not assume total liability.

See below to clarify this info and hopefully alleviate some concerns.

The renter is not assuming all liability. The only liability the renter is assuming is any damage to the premises, caused by yourself or one of the guests, intentional or not, that significantly damages property. Any liquor liability, injury to guest, or other hazards are assumed by the ballroom insurance. Easiest way to look at and understand which insurance would pay is look at who was NEGLIGENT for the damages. Let's talk some examples:

1. Someone slips and falls on wet floorBallroom Insurance
2. Someone gets drunk, wrecks car and diesBallroom Insurance
3. The renter decides to light some small fireworks in the ballroom and catches fire,Renter Insurance
4. The renter and group of people start throwing beer cans at TV's and newly finished wallRenter Insurance
5. Drunk person starts going on rampage throwing chairs, tables and damaging propertyIf we know the person we will get their information and try to go after their insurance.

Thank you

Howells Ballroom Board