



Orange County Community Action Division
2100 W. Michigan St., Orlando, FL 32806
PH: 407-836-6200

Community Center Use Insurance Requirements

Thank you for your interest in doing business with Orange County Government. Please review the following insurance requirements based on the type of activity you intend to conduct. The certificate holder for all certificates of insurance shall read:

Orange County, Florida
Risk Management Division
109 E. Church Street, Suite 200
Orlando, Florida 32801

I. Applicable to All

Please submit the necessary documents by the provided deadline. Your proof of insurance will be forwarded with your Community Center Rental Request Form to Risk Management for review. You will be contacted directly regarding any deficiencies.

- **Required Insurance:** Events with 50 or more attendees, involving third-party vendors (e.g., caterers, entertainers, event planners, DJ's, instructors), or hosted by an organization (company, church, league, non-profit, etc.) must have an approved Certification of Insurance.

II. Rental of Rooms

As required, the Renter, at their own expense, shall maintain the following insurance coverage during your rental period:

- **Commercial General Liability:** Minimum \$1,000,000 per occurrence, covering all activities. The Renter shall maintain Commercial General Liability coverage issued on the most recent version of the ISO form as filed for use in Florida or its equivalent, with a limit of liability of not less than \$1,000,000 per occurrence and shall cover all activities. Renter further agrees coverage shall not contain any endorsement(s) excluding or limiting Contractual Liability, or Separation of Insured's. The General Aggregate limit shall either apply separately to this contract or shall be at least twice the required occurrence limit. Failure to comply with any insurance requirement shall cause immediate cancellation of this agreement.

Required Endorsements:

- **Additional Insured:** CG 20 26 or equivalent. Include entire endorsement and policy number for blanket endorsements.
- **Vendor Requirements:** Any contracted vendors (e.g., caterers, entertainers, event planners, DJ's, instructors) must provide a Certificate of Insurance with a minimum of \$1,000,000 Commercial General Liability coverage per occurrence. **Orange County must be named as additional insured on the Certificate of Insurance.** Renter is responsible for obtaining and forwarding this COI to Risk Management.
- **TULIP Coverage:** Designed to provide short-term liability insurance for tenant needs not covered by existing policies. Groups or individuals renting Orange County facilities may utilize TULIP through Gatherguard if unable to secure adequate insurance. Visit [Gatherguard](#) for policy details and exclusions.



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III. Rental of Courts

As required, the Renter, at their own expense, shall maintain the following insurance coverage during your rental period:

- **Commercial General Liability:** Minimum \$1,000,000 per occurrence, including practices and tournaments. Renter further agrees coverage shall not contain any endorsement(s) excluding or limiting Contractual Liability, or Separation of Insured's. Sexual abuse and molestation coverage with limits of not less than \$100,000 per occurrence shall also be included for all activities including minors or the disabled. The General Aggregate limit shall either apply separately to this contract or shall be at least twice the required occurrence limit. Failure to comply with any insurance requirement shall cause immediate cancellation of this agreement.

Required Endorsements:

- Additional Insured: CG 20 26 or equivalent. Include entire endorsement and policy number for blanket endorsements.
- **Vendor Requirements: Vendor Requirements:** Any contracted vendors (e.g., caterers, entertainers, event planners, DJ's, instructors) must provide a Certificate of Insurance with a minimum of \$1,000,000 Commercial General Liability coverage per occurrence. **Orange County must be named as additional insured on the Certificate of Insurance.** Renter is responsible for obtaining and forwarding this COI to Risk Management.
- **Gallagher Camps, Clinics and Events** - Short term liability insurance coverage for special events and sport liability coverage. Certain exclusions apply, so carefully review the coverage to determine if it meets your needs. <https://www.gallagherstudent.com/products/camps-clinics-events/>

IV. Guest Speaker/Volunteer

- No insurance is required if no fee is being charged for your service, and no children/minors or disabled persons are involved without staff present.
- Insurance required for speakers/volunteers charging fees or involving animals.

V. Vendor of Consumables or Items:

- **Commercial General Liability:** \$1,000,000 per occurrence; Orange County named as additional insured.

VI. Vending from a Vehicle:

- **Commercial General Liability:** \$1,000,000 per occurrence; Orange County named as additional insured.
- **Business Auto Liability:** \$100,000 per person/\$300,000 per accident (minimum) for vehicle-based vendors

Thank you for your attention to these requirements. Please ensure compliance for approval of facility use agreement.