

South Brunswick Township Parks and Recreation Dept.

Insurance requirements for facility rentals and picnics

From South Brunswick Township Ordinance 38-93; 6/24/93;

From South Brunswick Township Ordinance 49-93, amended 7/29/93

1. **All applicants must sign the 'Hold Harmless Statement / Use of Premises Agreement' on the facility permit application.** Further information: 732-329-4000, ext 7671.
 - A. Applicant must be 21 years of age.
 - B. **3 – 4 weeks is required for the permit application process.**
 - C. **There is a \$25.00 non-refundable application fee for picnic and facility uses** to hold your date, to be deducted from your final fee.
 - D. **Resident group defined.** To be considered a 'resident group', 51% or more of those attending the event must be South Brunswick Township Residents.
 - 1) **To qualify for the resident rate**, submit a list of those attending the event with their addresses.
2. **RESIDENT GROUPS / NO ALCOHOL:**
 - A. **Resident applicants (i.e., families), not serving alcohol**, may provide proof of current liability coverage through a homeowner's or renters policy:
 - 1) A copy of the homeowner's or renter's insurance "declaration page" showing coverage through the event date(s) must be provided. (Proof of payment required).
 - (a) If there is no homeowner's or renter's liability coverage, a general liability insurance policy with one million dollar's coverage will be required. *See # 5 for complete information.*
 - B. **South Brunswick Township based non-profits, charitable, volunteer and social organizations not serving alcohol** require a general liability insurance policy with one million dollar's coverage. *See # 5 for complete information.*
3. **RESIDENTS and RESIDENT GROUPS / SERVING ALCOHOL:**
 - A. **Resident applicants (Families) wishing to serve alcohol** must provide proof of **current liability coverage** through their homeowner's / renter's insurance declaration page or on a certificate of insurance:
 - 1) A copy of the homeowner's or renter's insurance "declaration page" showing coverage through the event date(s) may be provided. (Proof of payment required). **Host Liquor Liability** is also required. *See 3 (2) below.*
 - (a) **If there is no homeowner's or renter's liability coverage, a general liability insurance policy of not less than one million dollars (\$1,000,000.00) naming 'South Brunswick Township as additionally insured and the certificate holder is required.**
 - (b) **Host Liquor Liability** is also required. *See # 3 (2) below, and # 5 for complete information.*
 - 2) **Host Liquor Liability** must be added to the insurance policy above for the event date. *See # 5 for complete information.*
 - (a) An alcohol permit must be obtained from the Township Clerk's office once all paperwork is approved and before the facility permit will be finalized. *See # 6.*
 - B. **South Brunswick Township based non-profit, charitable, volunteer and social organizations wishing to serve alcohol** must provide **a general liability insurance policy of not less than one million dollars (\$1,000,000.00)** naming 'South Brunswick Township as additionally insured and the certificate holder. *See # 5 for complete information.*
 - 1) **Host Liquor Liability** must be added to the insurance policy above for the event date. *See # 5 for complete information.*
 - 2) An alcohol permit must be obtained from the Township Clerk's office once all paperwork is approved and before the facility permit will be finalized. *See # 6.*
4. **NON-RESIDENT GROUPS & ALL BUSINESSES/ WITH & WITHOUT ALCOHOL:**
 - A. **All non-resident groups, all businesses, with or without alcohol** must provide:
 - 1) A certificate of liability insurance **of not less than one million dollars (\$1,000,000.00)** naming 'South Brunswick Township as additionally insured and the certificate holder. *See # 5 for complete information.*
 - 2) **Serving Alcohol?** All non-resident groups, resident & non-resident businesses **wishing to serve alcohol** must provide 'host liquor liability' on their certificate of insurance. *See # 5 or complete information.*
 - 3) An alcohol permit must be obtained from the Township Clerk's office once all paperwork is approved before the facility permit can be finalized. *See #6.*
5. **THE CERTIFICATE OF LIABILITY INSURANCE** shall cover personal injury and broad form property damage and name South Brunswick Township as additionally insured for the date/dates of the event.
 - A. Liability must be in a single amount of **not less than one million dollars (\$1,000,000.00)**. 'South Brunswick Township, 540 Ridge Rd., Monmouth Junction, NJ 08852' must be the listed certificate holder.
 - B. **If serving alcohol, Host Liquor Liability** must be provided on the insurance certificate for the date of the event.
6. **ALCOHOL PERMITS** may be obtained in the Clerk's office in the Municipal Building. 732-329-4000, x7313. All alcohol permits are subject to approval. There is a \$25.00 fee.
 - A. **If selling alcohol**, a special permit form the State of NJ is also required.