



Caterers' Insurance Requirements

Individuals

The City of Rochester Hills requires evidence that the individual has personal liability coverage in force.

- A minimum of \$ 300,000 is required. This can take the form of a Homeowners', Condo, or Tenants policy, where the liability coverage is included along with other coverages for the individual. A copy of the policy is required with this rental agreement as evidence of coverage.

Commercial Group

- Worker's Compensation and Employer's Liability, Michigan Statutory limit of Liability
- General Liability (Occurrence Basis Only) with the following coverage inclusions:
 - Broad Form General Liability endorsement or equivalent
 - Independent Contractor Coverage
 - Contractual Liability
 - Products and Completed Operations
 - Rochester Hills named as Additional Insured. The specific wording required on your certificate must read as follows: ***"It is understood and agreed that the following shall be Additional Insureds: The City of Rochester Hills including all elected and appointed officials, all employees and volunteers, all boards, commissions, and/or authorities and their board members, employees, and volunteers."***
- Vehicle Liability Coverage and Michigan No-Fault Coverages including all owned, non-owned, and hired vehicles.
- Michigan Statutory Limits of Liability for the items above shall be not less than \$ 1,000,000 per occurrence and/or aggregate, for personal Injury, Bodily Injury, and Property Damage.
- If valet parking is to be conducted during this function, garage liability and garage keeper's legal liability coverage is required.

If you have any questions about this insurance coverage,
please contact the Rochester Hills Museum staff so we can assist you.

248.656.4663

rhmuseum@rochesterhills.org