**Insurance Requirements**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **License or Permit Type** | **General Liability** | **Liquor Liability** | **Auto Liability** | **Workers Comp.** | **Best Rating** | **Additional Requirement’s** |
| 1 | Beachfront Concessions | $1,000,000 per occ. | $1,000,000 if applies | $1,000,000 | Yes | B+VI |  |
| 2 | Film | $1,000,000 per occ. |  |  | Yes | B+VI |  |
| 3 | Fireworks | $1,000,000 per occ. |  |  | Yes | B+VI |  |
| 4 | General | $1,000,000 per occ. | $1,000,000 if applies | $1,000,000 | Yes | B+VI |  |
| 5 | Garbage/Trash | $1,000,000 per occ. |  | $1,000,000 |  | B+VI |  |
| 6 | Bicycle Rentals | $100,000 per occ. |  |  | Yes | B+VI |  |
| 7 | Scooters | $100,000 per occ. |  | $1,000,000 Combined Single Limit | Yes | B+VI | Certificate must indicate scooter rentals.**Scooter are defined as motor vehicles and as such must comply with CMB Comm. Auto Requirements** |
| 8 | Segway’s | $1,000,000 per occ. |  |  | Yes | B+VI | Certificate must indicate Segway rentals |
| 9 | Sidewalk | $1,000,000 per occ. | $1,000,000 if served |  | Yes | B+VI |  |
| 10 | Special Events | $1,000,000 per occ. | $1,000,000 if served |  | Yes | B+VI |  |
| 11 | Transportation |  |  | $1,000,000 per occ. | Yes | B+VI | U.M. Fifty thousand if available |
| 12 | Valet (General) | $300,000 Garage Liability / Garage Keepers Liability |  |  | Yes | B+VI | GKK required $300,000 with deductible not to exceed $1,000 |
| 13 | Water Craft | $3,000,000 per occ. |  |  | Yes | B+VI | Coverage noted as Protection & Indemnity |

**\*\*\*\*\*City of Miami Beach needs to be added as an additional insured under each category of vendor for Liability Insurance.**

**Insurance Certificate Requirements:**

1. Original certificates preferred-fax copies will be accepted at the discretion of Risk Management.
2. Certificates must be dated within 90 days of the current date.
3. With regards to new insurance, the certificate must contain a “Binder No.” if the policy is not issued.
4. Certificates may be rejected if they appear altered and may be subject to confirmation with insurance agent before approval.
5. All Valet Certificates must contain the following language:
	1. Policy deductible does not exceed $1,000