

BTR INSURANCE REQUIREMENTS

Effective 01/01/2021

	License or Permit Type	General Liability	Liquor Liability	Auto Liability	Workers Comp.	Best Rating	Additional Requirements
1	Beachfront Concessions	\$1M per occur./ \$2M aggregate	\$1,000,000 if applies	\$100,000 (delivery operations)	Yes	A:VII or higher	
2	Film	\$1M per occur./ \$2M aggregate			Yes	A:VII or higher	
3	Fireworks	\$1M per occur./ \$2M aggregate			Yes	A:VII or higher	
4	General	\$1M per occur./ \$2M aggregate	\$1,000,000 if applies	\$1,000,000	Yes	A:VII or higher	
5	Garbage/Trash	\$1M per occur./ \$2M aggregate		\$1,000,000	Yes	A:VII or higher	
6	Bicycle Rentals	\$1M per occur./ \$2M aggregate			Yes	A:VII or higher	
7	Scoters	\$1M per occur./ \$2M aggregate		\$1,000,000 Combined Single Limit	Yes	A:VII or higher	Certificate must indicate scooter rentals. Scooters are defined as motor vehicles and as such must comply with CMB Comm. Auto Requirements
8	Segway's	\$1M per occur./ \$2M aggregate			Yes	A:VII or higher	Certificate must indicate Segway rentals
9	Sidewalk	\$1M per occur./ \$2M aggregate	\$1,000,000 if applies		Yes	A:VII or higher	
10	Special Events	\$1M per occur./ \$2M aggregate	\$1,000,000 if applies		Yes	A:VII or higher	
11	Transportation	\$1M per occur./ \$2M aggregate		\$1,000,000 per occurrence	Yes	A:VII or higher	U.M. Fifty Thousand, if available
12	Guided Tours	\$1M per occur./ \$2M aggregate			Yes	A:VII or higher	
13	Valet Parking (General)	\$1M Garage Liability / Garage Keepers Liability			Yes	A:VII or higher	
14	Water Craft – Yacht/Boat Charter (Capacity of 9 or less)	\$3M per occur./ \$5M aggregate			Yes	A:VII or higher	Coverage noted as Protection & Indemnity
15	Water Craft – Yacht/Boat Charter (Capacity of 10 or more)	\$5M per occur./ \$10M aggregate			Yes	A:VII or higher	Coverage noted as Protection & Indemnity
16	Water Craft – Jet ski	\$1M per occur./ \$2M aggregate			Yes	A:VII or higher	Coverage noted as Protection & Indemnity

City of Miami Beach needs to be listed as an additional insured under each category of vendor for General 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.