



**TO:** Chair and Members of the Parks and Recreation Commission

**FROM:** JoAnne Plummer, Neighborhood Services Director

**CONTACT:** Kelsey Hamilton, Recreation Supervisor

**SUBJECT:** City of Goleta Parks and Recreation Insurance Requirement Document

**RECOMMENDATION:**

Review and support the City of Goleta Parks and Recreation Insurance Requirement Document, either as presented or with modifications recommended by the Parks and Recreation Commission.

**DISCUSSION:**

The City of Goleta offers a wide range of parks, open spaces, and community center spaces for use by different groups, including commercial and private renters, non-profit organizations, special events, and volunteer programs. To ensure the safety and protection of both users and the City, it is essential that all users meet specific insurance requirements based on the activity or event being hosted.

During routine analysis of policies and procedures, it was identified that the insurance requirements for rentals should be updated and clarified. The updates are primarily to reduce risk and liability to and for the City, as well as to improve the rental experience for the community and outside user groups.

**Purpose of the Updated Policy**

The outlined changes to the City of Goleta Parks and Recreation Insurance Requirements Document (Attachment 1) are as follows:

**1. Categorization of Users:**

- The document will categorize users into groups such as private and commercial renters, non-profit users, special events, and volunteer programs.

- Clear definitions will be provided for each category to ensure users understand their specific obligations based on the type of activity or event they are hosting.

**2. Risk Assessment and Tailored Coverage:**

- The updated document will emphasize a risk-based approach to determining insurance coverage. This means insurance requirements will be specifically tailored to the risk associated with each activity. For example:
  - High-risk activities such as large events, physical activities, or those involving animals, tools, or hazardous materials will have stricter insurance requirements.
  - Low-risk activities such as small meetings or educational or lecture-based programs may have more modest to no insurance coverage requirements.

**3. Insurance Types and Limits:**

- The document clearly outlines the types of insurance required (e.g., general liability, workers' compensation, automobile liability) and the minimum coverage limits for each.
- Specific guidelines for non-profit organizations and volunteer programs will be included to reflect their unique needs and lower risk exposure.

**4. Additional Insured Requirements:**

- Clarify the need to list the City as “an additionally insured” entity on the commercial renter and/or vendors General Liability and Automotive insurance policies.
- Clarity on language, address, contract, as well as clear language on what type and value of coverage must be in force.

**5. Review and Approval Process:**

- The document will streamline the process for the City’s review and approval of insurance certificates, ensuring timely verification and transparency on expectations for the public.

**Fiscal Impact**

There is no direct fiscal impact related to the adoption of the updated Insurance Requirements document. The policy seeks to ensure that the Parks and Recreation rental


procedures and requirements more closely aligned to that of the City-wide risk management strategies.

**Next Steps**

If the Parks and Recreation Commission supports the updated Insurance Requirements document, staff will proceed with the following steps:

- Communicate the updates to all existing and potential park and facility users, providing them with updated documentation and guidelines.
- Implement the updated document for all new and existing park reservations, special events, and volunteer programs.
- Incorporate in all marketing of Parks and Recreation programming and rentals.
- Review the insurance requirements periodically to ensure they remain relevant and aligned with best practices.

**Approved By:**



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JoAnne Plummer,  
Neighborhood Services Director

**ATTACHMENTS:**

1. City of Goleta Parks and Recreation Insurance Requirements

## **ATTACHMENT 1**

### **City of Goleta Parks and Recreation Insurance Requirements**



## City of Goleta

### Goleta Community Center

#### Insurance Requirements and Policy

- **Introduction**

- This document outlines the insurance requirements for the City of Goleta Parks and Recreation rentals and special events to ensure adequate coverage for various activities and events conducted on its premises. It applies to all individuals, groups, or organizations utilizing the facilities for private, commercial, or non-profit activities. High, medium, and low risk activities are defined.

- **Insurance Coverage Requirements**

- ***General Liability Insurance***

- **Minimum Coverage:** \$1,000,000 per occurrence / \$2,000,000 aggregate
- **Policy Requirements:**
  - Coverage must include bodily injury, property damage, and personal injury liability.
  - The City of Goleta must be named as an additional insured (see attached document)
  - Coverage should extend to all operations and activities conducted on the premises.

- ***Workers' Compensation Insurance***

- **Requirement:** Compliance with state regulations.
- **Policy Requirements:**
  - Coverage for all employees, including part-time and temporary workers.
  - Proof of coverage must be provided upon request.

- ***Sexual Abuse or Molestation (SAM) Liability***

- **Minimum Coverage:** \$1,000,000 per occurrence
- **Policy Requirements:**
  - The City of Goleta may require Sexual Abuse or Molestation Liability Insurance in instances when the work performed will include contact with minors or other vulnerable individuals.

- ***Special Events Coverage for Instructors or Events***
  - **Requirement:** Dependent on event type and risk assessment
  - **Policy Requirements:**
    - Special event coverage may be required under certain circumstances by the Director of Neighborhood Services.
    - Contractor or Instructor can obtain additional information and coverage requirements from the City.
  
- ***Automobile Insurance***
  - **Minimum Coverage:** \$1,000,000 per accident
  - **Policy Requirements:**
    - Coverage must include liability for bodily injury, property damage, and personal injury arising from the use of vehicles owned, leased, or rented by the contractor.
    - The City of Goleta must be named as an additional insured on the policy.
    - Coverage should extend to all operations and activities conducted on the premises or in connection with City-related events
  
- **Activity-Specific Insurance Requirements**
  - ***Private Activities***
    - **Definition:** Activities organized by individuals or non-commercial groups. These include private parties, weddings, family reunions, and religious celebrations. These events are closed to the public and do not engage in any commercial activity. Guest lists may be provided ahead of time.
    - **Insurance Requirement:** General liability or events insurance is recommended but not required. The Director of Neighborhood Services reserves the right to require insurance in circumstances when the activity planned considered high risk.
    - **Outside Vendor Insurance Requirements**
      - Definition: Insurance requirements for vendors providing services at private activities or City events. This includes catering, entertainment, equipment rental, and other contracted services.
      - Insurance Requirement:
        - Vendors must provide proof of general liability insurance with a minimum coverage of \$1,000,000 per occurrence.
        - The City of Goleta must be named as an additional insured on the vendor's insurance policy.
        - Insurance must cover all activities related to the vendor's services on the premises.

- Vendors providing services that involve high-risk activities (e.g., amusement rides, heavy equipment, etc.) may be required to obtain additional coverage, as determined by the Director of Neighborhood Services.
  
- **Commercial Activities**
  - **Definition:** Activities organized for profit-making purposes or by a profit seeking organization.
  - **Insurance Requirement:** General liability and workers' compensation insurance as specified above. Increased minimum coverage may be required based on the nature of the activity.
  
- **Non-Profit Activities**
  - **Definition:** Activities organized by a registered non-profit organization. A state or federal non-profit ID number must be submitted at the time of application. These activities may include, but are not limited to, workshops, dances, fundraisers, seminars, childcare, camps, or classes.
  - **Insurance Requirement:** General liability insurance as specified above may be required when engaged in medium or high-risk activities. Increased minimum coverage based on the nature of the activity may be required. The Neighborhood Services Director, or their designee, reserves the right to waive insurance for non-profits engaged in low-risk activities.
  
- **Compliance and Documentation**
  - All individuals, groups, or organizations must provide proof of insurance before utilizing the City Community Center's facilities.
  - Insurance documents must be submitted to the City of Goleta Parks and Recreation division team 14 days in advance for review and approval.
  - Failure to provide adequate insurance may result in denial of facility use.
  
- **Review and Amendments**
  - This insurance requirements document will be reviewed annually or as needed to ensure it remains current and effective.
  - Amendments may be necessary based on changes in activities, regulations, or risk assessments.
  
- **Contact Information**
  - For inquiries regarding insurance requirements or policy compliance, please contact: Kelsey Hamilton Recreation Supervisor at [khamilton@cityofgoleta.org](mailto:khamilton@cityofgoleta.org) or 805-562-5533

**Notes:**

- The City of Goleta reserves the right to require higher insurance coverage limits or additional types of insurance based on the specific nature of the activity.
- Renters must provide proof of insurance coverage at least 14 days prior to the event or rental period.
- Insurance certificates should name The City of Goleta as an additional insured and be submitted to [khamilton@cityofgoleta.org](mailto:khamilton@cityofgoleta.org)



# Definition of Risk

## 1. High Risk Activities:

- **Definition:** High risk activities are those that have a higher likelihood of causing harm or injury to participants, spectators, or property, or that involve significant financial or legal risk.
- **Characteristics:**
  - **Potential for Injury:** Activities where there is a high risk of bodily harm or physical injury, such as extreme sports, use of sharp object or weapons, or activities involving heights or water.
  - **Property Damage:** Activities that may cause significant damage to property, equipment, or the environment, such as demolition work, pyrotechnic displays, or hazardous material handling.
  - **Financial or Legal Risk:** Activities where there is a high potential for financial loss, liability claims, or legal disputes, such as large-scale events with substantial financial investments or complex logistics.
- **Examples of High Risk Activities:**
  - Extreme sports (e.g., martial Arts, tumbling, high impact dance)
  - Manual Labor (e.g., building demolition, construction)
  - Handling hazardous materials or substances
  - Working with dangerous tools and/or weapons
  - Large-scale concerts or festivals with extensive logistical challenges

## 2. Medium Risk Activities:

- **Definition:** Medium risk activities involve a moderate level of potential harm or liability compared to high risk activities. They may still require precautions and insurance coverage, but typically pose less inherent danger.
- **Characteristics:**
  - **Moderate Potential for Injury:** Activities where there is a moderate risk of injury, such as recreational sports, indoor climbing, or moderate physical activities.
  - **Limited Property Damage:** Activities that may cause some damage to property but are generally contained or less severe compared to high risk activities.
  - **Moderate Financial or Legal Risk:** Activities where there is a moderate potential for financial loss or liability, such as moderate-sized events or activities with some inherent risk but manageable precautions.
- **Examples of Medium Risk Activities:**
  - Recreational sports (e.g., soccer, basketball)
  - Moderate physical activities (e.g., yoga, dance)
  - Small to medium-sized community events

## 3. Low Risk Activities:

- **Definition:** Low risk activities have minimal potential for harm, injury, or liability. These activities typically involve low physical risk and pose minimal financial or legal risk.
- **Characteristics:**

- **Minimal Potential for Injury:** Activities where the risk of injury is very low, such as small gatherings, educational workshops, or cultural performances.
- **Negligible Property Damage:** Activities that are unlikely to cause damage to property or the environment.
- **Low Financial or Legal Risk:** Activities where the likelihood of financial loss or liability claims is minimal, such as small-scale events or activities with little to no inherent risk.
- **Examples of Low Risk Activities:**
  - Educational workshops or seminars
  - Small social gatherings or parties
  - Non-physical indoor activities (e.g., art exhibitions, book clubs)
  - Community meetings or small-scale fundraisers