

Certificate of Liability Insurance Requirement for Event Participation Policy

Purpose

To ensure proper risk management and protect the Amador County Wine Heritage District its Board, staff, volunteers, and event participants, this policy establishes a requirement that all participating wineries provide proof of current liability insurance coverage for all ACWHD-sanctioned events.

Policy Statement

All wineries participating in Amador County Wine Heritage District-sponsored events must provide a valid Certificate of Liability Insurance (COI) naming the "Amador County Wine Heritage District" as an additional insured.

Policy Requirements

Coverage Amount

The COI must provide a minimum of:

- General Liability of \$1,000,000 coverage per occurrence and \$1,000,000 aggregate coverage.
- Liquor Liability

Additional Insured Language

The certificate must include the following language:

- *“The certificate holder is included as additional insured as respect to the Insured’s participation in all association events during the policy period.”*

Submission Deadline

The COI must be submitted no later than 15 days prior to the event date. Participation may be revoked for non-compliance.

Event Applicability

This policy applies to all public-facing events organized or co-organized by the ACWHD, including but not limited to:

- Behind the Cellar Door
- Barbera Festival
- Big Crush Harvest Wine Festival
- Barbera Festival
- Any other ACWHD-sponsored promotional or consumer events

Recordkeeping

All COIs will be retained on file with ACWHD current insurance carrier.