

For over 21 years the show has requested proof of insurance from the vendors participating in the show. This requirement does not lessen the Fargo Park District's responsibility for providing a safe, secure event. As we have discussed our policies with the Fargo Park District Risk Management Team, the definition of what is being asked for was clarified. The Fargo Park District staff working to collect the Island Park Show Certificates of Insurance mistakenly accepted certificates that did not fully comply with the requirements. This has caused some confusion among vendors and insurance agents.

I wanted to clarify some questions that have been asked regarding the insurance requirement for our show.

Why do I have to have Commercial General Liability coverage?

As a business owner that sells items, products or services for a profit, you should have proper coverage in case you have a claim due to your business operations. Homeowners Insurance alone does not properly cover business activities.

Does my homeowners insurance provide the coverage you require at the show?

No, Homeowners Insurances alone does not properly cover business activities. That is why we will not be accepting Certificates of Insurance listing a Homeowners Insurance policy.

What if I have a business endorsement on my homeowners insurance?

If the applicant(s) have a Business Endorsement on their Homeowners Insurance policy, a copy of the endorsement must be sent for review before the Certificate of Insurance will be accepted as proper proof. The Fargo Park District will ask its insurance representative to provide the final opinion.

Do I need to list the Fargo Park District as Additional Insured?

The Additional Insured requirement will remain. Proof of this requirement must be represented on the Certificate of Insurance in the coverage section of the certificate, in the 2nd to the left hand column titled "Add'l Insrd". We also request that the show title and dates be listed in the last box titled "Description of Operations/Locations/Vehicles/Exclusions added by Endorsement/Special Provision". The Fargo Park District should also be listed as Certificate Holder. ALL of these requirements must be met in order for the Certificate to be accepted as meeting the requirements. The Fargo Park District cannot be listed only in the Certificate Holder box without the other two requirements.

What if my Insurance Company or Policy cannot provide the Additional Insured coverage that is requested?

The show applicant will need to decide if they want to pursue another insurance policy or if they want to decline their invitation to the Island Park Show. Refunds will **not** be given after the April 15, 2012 based on the vendor or insurance agency's choosing not to acquire the requested Certificate with Endorsements.

Why do I need to list the Fargo Park District as Additional Insured?

The Additional Insured endorsement extends the vendors insurance coverage to the location of the site you are doing business. The Additional Insured acquires limited protection and defense coverage up to the limits in your policy for a lawsuit alleging negligence. Your policy would pay on behalf of the Fargo Park District, as well as your behalf, when **your** acts, or omissions, or the acts or omissions of those acting on your behalf are the sole, or partial cause of “bodily injury,” “property damage,” and “personal and advertising injury” as defined in the policy. All of this protection is subject to the terms and conditions of your policy and must be in connection with your operations, or in connection with the premises you own or lease. Since you are leasing a space at Island Park Show to operate your business, the Fargo Park District is requesting this endorsement for the limited days of the show.

Who do I contact with questions?

Vendors and Insurance Professionals are encouraged to contact the Island Park Show office to clarify any of the application requirements before a full application to the show is made. Contact Sam Larson-Frobig, Program Coordinator at 499-7781 or slarson-frobig@fargoparks.com or Carolyn Boutain, Director of Cultural Activities at 499-6075 or cboutain@fargoparks.com.