

HEARTH

WEDDINGS & EVENTS

House

VENUE

Insurance Instructions & Requirements

All-Inclusive Clients, your Coordinator takes care of all this for you. Sit back and relax!

CLIENT'S LIABILITY INSURANCE:

Proof of Insurance must be delivered to Hearth House Venue via email attachment prior to the Final 30-Day Walkthrough.

Requirements:

- Commercial General Liability Insurance ("CGL") coverage in place by Walkthrough.
- Name Hearth House Venue, LLC as an Additional Insured on the CGL policy.
- When naming the Additionally Insured the following language shall be reflected on the coverage certificate and policy:

Hearth House Venue, LLC, its officers, employees, agents, Managers and Members

192 Front Street, 66 Second Street, 273 Washington St, Monument CO 80132

- One Million Dollars (\$1,000,000) per occurrence with Two Million Dollars (\$2,000,000) in the aggregate.
- Host Liquor Liability Coverage must be included on the policy if alcohol is served.
- Homeowner Policy does not meet the requirements for Commercial general liability insurance.
- You will pay the insurance carrier directly for this and they take all major forms of credit cards.
- There is typically a two-business day approval process, please take this into consideration when planning your event. Insurance certificates may not be obtained on a weekend or any holidays.
- **Service Fee:** If the venue has not received a copy of your insurance coverage 14 days prior to your event, we will obtain it for you and you will be billed \$275.00 service fee, plus the cost of the Insurance.

Insurance Carriers:

- Your insurance agent may have other options and can help you purchase a policy or find many to choose from online by searching Event Insurance. Here are a few to consider who we know to be reliable. The policy can be purchased online.

Weddings:

- Use this customized link from Event Helper, where it already has the policy inclusions you should carry for a wedding at Hearth House Venue: <https://www.theeventhelper.com/#ULA4sz>

VENDOR'S LIABILITY INSURANCE :

The Vendor's Liability Policy is different from the Client's Policy and is supplied by the VENDOR - NOT THE CLIENT. We'll remind them when they sign the Policy Agreement.

The following Vendors are required to provide Certificate of Liability Insurance Coverage in the amount of, at least \$1,000,000.00, naming Hearth House Venue, LLC as Additionally Insured.

- Caterer
- Bar Service
- Event Planner

