November 30, 2016

Special Event Organizers
Special Events that Occur on Washington State Highways

RE: Special Event Insurance

Dear Organizers:

Each year Washington is home to hundreds of special events like parades, filming events, street festivals, bike rides, races and walking events. The Washington State Department of Transportation (WSDOT) recognizes that many of these events require the use of the highway system and conducting events safely on state highways is enhanced by cooperation between WSDOT, the organizers and the Washington State Patrol.

Once you’ve determined that your event will require the use of the state highways, please complete the online application at (http://www.wsdot.wa.gov/Operations/Traffic/events.htm). WSDOT will then make a determination on whether your event will require a Letter of Acknowledgment or an Agreement.

This letter is intended to remind all Special Event organizers of our Special Event Commercial Insurance requirements and to provide you with adequate time to obtain it. If you are asked to enter into an Agreement, special event insurance is required. This requirement has not changed and is written into the agreement. Specifically, in addition to the general liability limits of your commercial insurance, WSDOT requires organizers to provide automobile liability insurance for all vehicles supporting their event. Special Event Commercial Insurance is a requirement of the Event Agreement only and not part of the Letter of Acknowledgements.

I have included an example of the certificate of liability insurance form with the minimum commercial insurance requirements shown. An insurance broker will be able to assist you in obtaining this insurance. Agreements cannot be executed without proof of these minimum insurance requirements.

If you have questions or concerns about the requirements, please contact me at 360-705-7411 or by email brewerd@wsdot.wa.gov.

Sincerely,

Deanna Brewer
Headquarters Special Event Coordinator

Enclosures

cc: Statewide WSDOT Event Coordinators
# EXAMPLE

## CERTIFICATE OF LIABILITY INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the policies below. This certificate of insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

### COVERAGES

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<th>INSURER(S) AFFORDING COVERAGE</th>
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### CERTIFICATE NUMBER: CI161027000099

### REVISION NUMBER:

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.

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<th>INSURER</th>
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<td>COMMERCIAL GENERAL LIABILITY</td>
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**DESCRIPTION OF OPERATIONS**

Washington State Department of Transportation, the State of Washington, its elected and appointed officials and officers, its departments, agencies, boards, commissions, authorized agents, and employees. All insurance provided by Organizer shall be primary and non-contributory as to any other insurance or self-insurance programs afforded to or maintained by the additional insureds and shall include a severability of interests (cross-liability) provision. All insurance policies shall also contain a waiver of subrogation against the additional insureds for losses arising out of Event.

### CERTIFICATE HOLDER

Washington Department of Transporation  
Deanna Brewer - Traffic Operations MS 47344  
310 Maple Park Ave SE  
PO Box 47344  
Olympia, WA 98504-7344

### CANCELLATION

Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.

**AUTHORIZED REPRESENTATIVE**

Robert Graham/RF

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EXAMPLE

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 20 12 04 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION – PERMITS OR AUTHORIZATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

State Or Governmental Agency Or Subdivision Or Political Subdivision:

Washington State Department of Transportation, the State of Washington, its elected and appointed officials and officers, its departments, agencies, boards, commissions, authorized agents, and employees. All insurance provided by Organizer shall be primary and non-contributory as to any other insurance or self-insurance programs afforded to or maintained by the additional insureds and shall include a severability of interests (cross-liability) provision. All insurance policies shall also contain a waiver of subrogation against the additional insureds for losses arising out of Event.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured any state or governmental agency or subdivision or political subdivision shown in the Schedule, subject to the following provisions:

1. This insurance applies only with respect to operations performed by you or on your behalf for which the state or governmental agency or subdivision or political subdivision has issued a permit or authorization.

However:

a. The insurance afforded to such additional insured only applies to the extent permitted by law; and

b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

2. This insurance does not apply to:

   a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or

   b. "Bodily injury" or "property damage" included within the "products-completed operations hazard".

B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or

2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.