

This Document Is Yours To Keep
Please Read It Thoroughly And Hold Onto This For Your Rental

City of Grant Community Building: Insurance Coverage Requirements

Many homeowners insurance policies provide for **host liquor liability coverage**. This extends your homeowners insurance coverage to the Grant Community Building as an “**additional insured.**” Whether you want beer, liquor, or “one sip” of champagne, this insurance certificate is required to allow any alcohol whatsoever on the premises. **Without this insurance, no alcohol may be brought into the building.** If alcohol were brought into the building without this insurance, even accidentally, the building and event would be shut down immediately and vacated. We want to ensure your event goes as smoothly as possible, so we cover this issue ahead of time. The following is a list of details you need to know when you speak with your insurance provider:

1. Renter must obtain the appropriate license and insurance coverage adding the City of Grant as a named insured.
2. The City of Grant **requires proof of liability coverage** from the renter in the form of a certificate of insurance that names the renter as the insured, states the **liability limit** with a **minimum of \$300,000.00** and also names the City of Grant as an additional insured. This certificate of insurance must be completed and in our office **not less than 15 days before your scheduled rental**, or no alcohol will be allowed. We have a small administrative staff and cannot accommodate last-minute searches for insurance certificates. **The recommended liability limit is \$1,000,000.00.**
3. **Required Wording on Certificate:** “*Comprehensive Personal Liability extends to use of rental facilities and also provides host liquor liability coverage.*”
4. Policy effective and expiration dates are the date of your scheduled rental and the following day. This is why we allow rentals to have alcohol and music until midnight. At midnight, the party is over!
5. **Certificate Holder:** **City of Grant Community Building**
P.O. Box 435
105 S. Front St.
Grant, MI 49327-0435
6. Have your insurance provider fax this certificate on letterhead to us at (231) 834-5984 or deliver it directly to us. The postal office does not always guarantee prompt delivery, so if it will be close, we would recommend personal delivery of the certificate to our offices. Remember, 15 days prior to your rental is the absolute deadline if you want to have alcohol.
7. Should you have difficulty obtaining this insurance through your homeowners insurance provider, some insurance agencies offer one-time policies just for host liquor liability. It can be costly, and they usually need several weeks to obtain the document, but it will fulfill these requirements if alcohol is necessary.
8. The City of Grant requires all events with alcohol to hire at least two Security Guards for the *entire event*. A photocopy of the contract signed and dated by both parties is required to be filed with our office 15 days prior to your rental. Failure to submit this required document will result in your rental to be changed to one without any alcohol.
9. Last but not least, **ABSOLUTELY NO ALCOHOL IS ALLOWED OUTSIDE THE BUILDING**. The Grant Police Department is very strict about this and have taken several individuals to jail as a direct result.
10. **“Uninvited Guests”:** In the event you have uninvited guests not on the guest list provided to your security guards, the security guards will direct them to leave immediately. In the event they do not leave or find another way into the building, first contact the security guards. If they still do not leave, then call the police department immediately at **(231) 834-7212**, and for an emergency or dangerous situation, then call 911. We don’t want anyone to put your deposit in jeopardy, and recommend you provide an advance list of invited guests to the security guard to prevent uninvited guests from spoiling your event. Just be prepared and communicate with your security guards!