

# CITY OF SMYRNA



## GUIDELINES FOR OBTAINING A CERTIFICATE OF INSURANCE

Before your permit can be approved, your organization/company must provide the City with a Certificate of Insurance. Please review the following guidelines to help you obtain a certificate in a form acceptable to the City Attorney.

1. A comprehensive liability insurance policy with endorsement with at least five hundred thousand (\$500,000) combined single-limit coverage per occurrence for bodily injury and property damage shall name the City of Smyrna, specifically and separately, as an additional insured under the policy. **Please do not include any specific department or person.**

Effective date of policy is listed on the certificate must cover all dates requested on the permit. The certificate must list the name and the address of the company issuing the policy. Also, the name of the first named insured as it appears on the certificate should be the same name listed on the City permit as organization or company applying for said permit. (See example.)

2. A separate endorsement page shall be included with the certificate. The endorsement legally modifies the policy to insure the City of Smyrna. Consequently, the endorsement must include the City under "Name of Person or Organization." (See example of an endorsement page.)
3. The insurance company issuing the certificate must have a B rating as listed in A. M. Best's Key Rating Guide for insurance. This book gives an up-to-date rating of all insurance companies.

The issuing company as indicated on the certificate must also be licensed to do business in the State of Georgia. Surplus line carriers are not acceptable. The Best's Key Rating Guide also has a section that lists companies and the states they are licensed to do business in. The City also relies on the office of the States Insurance Commissioner concerning companies licensed to do business and the forms of insurance they are authorized to issue.

4. The company providing the insurance must provide at least thirty (30) days written notice of cancellation or termination, if such cancellation or termination of the policy is to occur prior to the indicated expiration date on the face of the certificate. The failure to provide or maintain insurance shall be considered a material breach of any permit for which it was issued.
5. An original copy (FAX copies are not acceptable) of the certificate of insurance and endorsement must be submitted to the Office of the Assistant City Administrator at least 30 days in advance of your first date of proposed usage. This will ensure adequate time for review by the City Attorney.
6. Once approved, you will be notified. The original certificate and endorsement will remain on file with the City as long as the policy is in effect.
7. If you have questions, please contact Community Relations at (678) 632-5401 for assistance.