

For permitted Special Events held on City of Riverside Property.

## GATHERGUARD-WHAT IS IT?

- The GATHERGUARD program provides liability protection for Public Entities that allow special events to be held on the publicly owned or managed property.
- BENEFITS** of the GATHERGUARD Program:
  - Coverages provided by GATHERGUARD satisfy the City's Insurance Requirements for Special Events.
  - Self-serve- approximately 5 to 10 minutes to complete.
  - Transparent Pricing.
  - No additional broker fees for residents and Host Organizations.
  - COI's purchased from the GATHERGUARD Program do not have to be approved by Risk Management.
  - Facilitates the Special Event Permit process by enabling City-wide use.

## COVERAGE INFORMATION

- Insurance Carrier: Specialty Advantage Insurance Services (Am Best Rated A XII), Admitted
- Policy Forms: Commercial General Liability and Liquor Liability
- General Liability Policy Limits:
  - \$1,000,000 Per Occurrence (No Aggregate)
  - \$1,000,000 Products/ Completed Operations
  - \$1,000,000 Personal and Advertising Injury
  - \$100,000 Fire Damage Limit Medical Payment Unit
- Third Party Property Damage Policy Limits:
  - \$1,000,000 Per Event
  - \$1,000 Deductible
- Liquor Liability Policy Limits:
  - \$1,000,000 Each Common Cause
  - \$1,000,000 Aggregate Limit










## HOW TO PURCHASE A GATHERGUARD POLICY

- Visit the GATHERGUARD website at <https://app.gatherguard.com>
- Select your event type.
- Answer a few questions about your event.
- If you want to purchase coverage, please complete the application, and pay with a credit card.
- If further assistance is required, please call our GatherGuard help desk at (844) 747-6240 Monday through Friday between 8:00 A.M. and 8:00 P.M. Eastern Time.

## CLAIMS

Claims will be reported directly to Intact Specialty Solutions at (877) 248-3455, or by contacting [entertainment-claims@intactinsurance.com](mailto:entertainment-claims@intactinsurance.com). It is the responsibility of the event sponsor to report any known claims to the carrier. The City of Riverside will also receive monthly claim reports with updated claim statuses.

# STEP BY STEP GUIDE

Step and Directions	Picture Reference
<p><b>Step 1</b> - Go to the Website:  <a href="#">Event Insurance   Intact Entertainment (gatherguard.com)</a></p> <p><b>Step 2</b> - Select your event.</p> <p>If needed, choose an event from the dropdown list.</p>	<p><b>Most popular event types:</b></p> <div style="display: grid; grid-template-columns: repeat(3, 1fr); gap: 10px;"> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Wedding         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Birthday party         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Meeting (indoors)         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Festival and cultural event (outdoors)         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Charity benefit         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Baby shower         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Church service or meeting         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Social reception (indoors)         </div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">  Quinceañera         </div> </div> <p><b>Other event types</b></p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;">         Select from the list <span style="float: right;">▼</span> </div>
<p><b>Step 3</b> - Answer the three (3) questions for your event.</p>	<p><b>Get your wedding insurance quote.</b></p> <p>If you have held this event before, have there been any losses or claims?</p> <div style="text-align: center; margin-bottom: 10px;"> <input type="button" value="Yes"/> <input type="button" value="No"/> </div> <p>Will there be any armed security who are not police officers?</p> <div style="text-align: center; margin-bottom: 10px;"> <input type="button" value="Yes"/> <input type="button" value="No"/> </div> <p>Are you a promoter? ⓘ</p> <div style="text-align: center;"> <input type="button" value="Yes"/> <input type="button" value="No"/> </div>
<p><b>Step 4</b> - Select "Continue".</p>	<div style="text-align: right; margin-right: 50px;"> <span style="margin-right: 20px;">Back</span> <input type="button" value="Continue"/> </div>
<p><b>Step 5</b> - Select "Search for a venue" or "Use a venue code" (list attached on page 7).</p> <p>Enter the location of the event (i.e., Fairmount Park).</p> <p>Verify the venue address.</p>	<p><b>Venue</b> ⓘ</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <input type="button" value="Use a venue code"/> <input type="button" value="Search for a venue"/> </div> <p>Where will the event take place?</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <input type="text" value="Fairmount Park, Fairmount Boulevard, Riverside, California, USA"/> </div> <p>Please verify the following address before confirming the venue</p> <p><small>📍 Fairmount Park, 2601 Fairmount Blvd, Riverside, CA 92501, USA</small></p> </div>
<p><b>Step 6</b> - Select "Next".</p>	<div style="text-align: right; margin-right: 50px;"> <input type="button" value="Next"/> </div>

# STEP BY STEP GUIDE

## Step and Directions

## Picture Reference

You will see your quote calculate on the right side as you make coverage selections.

### - Wedding Insurance Policy



This policy has additional certificate holders.

[Preview my certificate language](#)

#### Basic Coverage

\$75.00

General liability up to \$1 million

Includes:

Host Liquor

Damage to Rented Premises up to \$250,000

#### Additional Coverages

Terrorism Coverage (included)

\$0.00

Damage to Rented Premises limit increase to \$1 million

\$25.00

Subtotal

\$100.00

**Total**

**\$100.00**

**Step 7** - Review the basic coverage.

## Basic Coverage

### General Liability Coverage

Limit for each incident  
(Occurrence)

\$1,000,000

Includes Host Liquor

*Provides coverage when your venue serves alcoholic beverages or allows alcoholic beverages to be consumed on the premises.*

Damage to Rented Premises

Limit \$250,000

*Basic protection for damage that you or your guests may cause to the event space.*

**Step 8** - Review Coverage Details and select "Next".

[Coverage Details](#)

[Next](#)

# STEP BY STEP GUIDE

## Step and Directions

## Picture Reference

### Step 9 - About Your Event

Enter the required information pertaining to your event.

Please add a name for your event

Wedding

7/50 characters

How often does this event occur?

One Time

In your selection, include the days required for setup and take down for the event. If your event will extend past midnight, include the following day.

Starts

August 17, 2022

Ends

August 17, 2022

How many people are you expecting, *over the course of the event?*

Please provide total event attendance by adding up the expected attendance for each day. Include all who will attend including hosts, guests and any volunteers, performers, vendors or exhibitors. For example: Friday you expect 75, Saturday you expect 150, and Sunday you expect 100 people. Total attendance = 325 (101-500)

1 - 100

### Step 10 - Performers, Vendors and Exhibitors

Select the number that apply, if any.

**Performers, Vendors and Exhibitors** [Help with this section.](#)

Leave at zero if there will be none, or, if they will provide their own insurance. This coverage offers protection for you, should a claim arise as a result of uninsured performer, vendor, or exhibitor negligence. Depending on your event, only some or none of these categories will apply.

How many bands, DJs, dance troupes, or other types of performers have you hired for your event, *that have not provided you with proof of insurance?*

A band counts as one performer.

0

How many people selling goods will be at your event, *that have not provided you with proof of insurance?*

Goods are considered any non-food items such as T-shirts or posters.

0

How many people selling food and/or beverages will be at your event, *that have not provided you with proof of insurance?*

For example, a concession stand or a hot dog cart run by a third party earning a profit. Caterers are not considered food vendors.





0

How many exhibitors will be at your event, *that have not provided you with proof of insurance?*

Exhibitors provide information, promotions, demos or giveaways. For example, people running information or registration booths. A single booth is considered one exhibitor regardless of the number of persons operating the booth.

0

# STEP BY STEP GUIDE

Step and Directions	Picture Reference																										
<p><b>Step 11</b> - Select "Next".</p>	<div style="text-align: center;">  </div>																										
<p><b>Step 12 - Additional Coverages</b></p> <p>Select additional coverages, if needed.</p> <p>Damage to Rented Premises is automatically increased to \$1M to meet the City's minimal requirements.</p>	<table border="0"> <tr> <td style="vertical-align: top; padding-right: 10px;"><b>\$0</b></td> <td> <p><b>Terrorism Coverage — <i>included</i></b></p> <p>Coverage for acts of terrorism as defined in the Terrorism Risk Insurance Act. <a href="#">View the required policyholder disclosure notice.</a></p> </td> <td></td> </tr> <tr> <td style="vertical-align: top; padding-right: 10px;"><b>\$75</b></td> <td> <p><b>Liquor Liability — <i>not common</i></b></p> <p>Host liquor liability, which includes coverage for hosted or cash bars, is part of your General Liability coverage. However, if you are providing alcohol at your event as part of your business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, select this Liquor Liability coverage instead. The need for Liquor Liability may be pre-selected and required by certain event locations.</p> </td> <td style="text-align: right; vertical-align: top;"><input type="checkbox"/></td> </tr> <tr> <td style="vertical-align: top; padding-right: 10px;"><b>\$25</b></td> <td> <p><b>Damage to Rented Premises</b></p> <p>\$750,000 increase in limit to total \$1 million. Protection for damage that you or your guests may cause to the event space.</p> </td> <td style="text-align: right; vertical-align: top;"><input checked="" type="checkbox"/></td> </tr> </table>	<b>\$0</b>	<p><b>Terrorism Coverage — <i>included</i></b></p> <p>Coverage for acts of terrorism as defined in the Terrorism Risk Insurance Act. <a href="#">View the required policyholder disclosure notice.</a></p>		<b>\$75</b>	<p><b>Liquor Liability — <i>not common</i></b></p> <p>Host liquor liability, which includes coverage for hosted or cash bars, is part of your General Liability coverage. However, if you are providing alcohol at your event as part of your business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, select this Liquor Liability coverage instead. The need for Liquor Liability may be pre-selected and required by certain event locations.</p>	<input type="checkbox"/>	<b>\$25</b>	<p><b>Damage to Rented Premises</b></p> <p>\$750,000 increase in limit to total \$1 million. Protection for damage that you or your guests may cause to the event space.</p>	<input checked="" type="checkbox"/>																	
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<p><b>Step 13</b> - Select "Next".</p>	<div style="text-align: center;">  </div>																										
<p><b>Step 14</b> - Review your coverage and event information and select "Checkout" if all is accurate.</p>	<div style="text-align: right; margin-bottom: 10px;">  </div> <p><b>- Wedding Insurance Policy</b></p> <div style="background-color: #e0f2f1; padding: 5px; margin-bottom: 10px;"> <p>This policy has additional certificate holders.</p> <p><a href="#">Preview my certificate language</a></p> </div> <table border="0"> <tr> <td><b>Basic Coverage</b></td> <td style="text-align: right;"><b>\$75.00</b></td> </tr> <tr> <td colspan="2">General liability up to \$1 million</td> </tr> <tr> <td colspan="2">Includes:</td> </tr> <tr> <td colspan="2">Host Liquor</td> </tr> <tr> <td colspan="2">Damage to Rented Premises up to \$250,000</td> </tr> <tr> <td colspan="2">Effective August 17, 2022, 12:01 a.m.</td> </tr> <tr> <td colspan="2">Expires August 18, 2022, 12:01 a.m.</td> </tr> <tr> <td colspan="2">1-100 will attend.</td> </tr> <tr> <td><b>Additional Coverages</b></td> <td></td> </tr> <tr> <td>Terrorism Coverage (included)</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Damage to Rented Premises limit increase to \$1 million</td> <td style="text-align: right;">\$25.00</td> </tr> <tr> <td><b>Subtotal</b></td> <td style="text-align: right;"><b>\$100.00</b></td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$100.00</b></td> </tr> </table> <div style="text-align: center; margin-top: 10px;">  </div>	<b>Basic Coverage</b>	<b>\$75.00</b>	General liability up to \$1 million		Includes:		Host Liquor		Damage to Rented Premises up to \$250,000		Effective August 17, 2022, 12:01 a.m.		Expires August 18, 2022, 12:01 a.m.		1-100 will attend.		<b>Additional Coverages</b>		Terrorism Coverage (included)	\$0.00	Damage to Rented Premises limit increase to \$1 million	\$25.00	<b>Subtotal</b>	<b>\$100.00</b>	<b>Total</b>	<b>\$100.00</b>
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# STEP BY STEP GUIDE

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<p><b>Step 15 - Insured</b></p> <p>Enter the insured's information.</p>	<p>Who is the renter of the venue?</p> <p><input checked="" type="radio"/> an individual <input type="radio"/> a company/organization</p> <p>First Name <input type="text" value="Jane"/> Last Name <input type="text" value="Renter"/></p> <p>Street Address Mailing address, including apartment, suite, unit, building, floor, etc..</p> <p><input type="text" value="3900 Main Street"/></p> <p>City <input type="text" value="Riverside"/> State <input type="text" value="California"/> Zipcode <input type="text" value="92522"/></p>
<p><b>Step 16 - Select "Confirmed Insured".</b></p>	<p style="text-align: center;"><b>Confirm Insurance</b></p>
<p><b>Step 17 - Insurance Contact</b></p> <p>Enter the insurance contact's information.</p>	<p>Enter a contact for the insurance policy <i>We will use this information to email a copy of your proof of insurance, or to contact you about the policy.</i></p> <p>Is the contact address the same as the insured?</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>First Name <input type="text" value="Jane"/> Last Name <input type="text" value="Renter"/></p> <p>Phone <input type="text" value="(951) 826-5279"/> Email <input type="text" value="riskmanagement@riversideca.gov"/></p> <p><small>This will only be used for customer service. This is where the policy information will be sent.</small></p>
<p><b>Step 18 - Select "Confirm Insurance Contact".</b></p>	<p style="text-align: center;"><b>Confirm Insurance Contact</b></p>
<p><b>Step 19 - Payment Information</b></p> <p>Enter the credit card information and confirm payment.</p> <p>Purchase your policy.</p>	<p>We accept Visa, Mastercard, American Express or Discover.</p> <p>Card Number <input type="text" value="0000 0000 0000 0000"/></p> <p>Name on Card <input type="text"/> Expiration Date <input type="text" value="MM / YY"/> CVV <input type="text" value="XXX"/></p> <p>Billing address same as contact <input checked="" type="radio"/> Yes <input type="radio"/> No</p>

For additional questions, please contact the City of Riverside's Risk Management Division at **(951) 826-5279** or email [riskmanagement@riversideca.gov](mailto:riskmanagement@riversideca.gov).

Unique Link	Venue Address	Venue ID Code	
<a href="#">Riverside City Hall (Parades, block parties/street closures, walk/run events)</a>	3900 Main Street	5188	000
<a href="#">Orange Terrace Community Park</a>	20010 Orange Terrace Parkway	5188	001
<a href="#">Andulka Park</a>	5201 Chicago Ave.	5188	002
<a href="#">Arlington Heights Sports Park</a>	9401 Cleveland Ave.	5188	003
<a href="#">Arlington Park (Swimming pool excluded)</a>	3860 Van Buren Blvd.	5188	004
<a href="#">Bergamont Park</a>	19275 Bergamont Dr.	5188	005
<a href="#">Bobby Bonds Park (Skate park and swimming pool excluded)</a>	2060 University Ave.	5188	006
<a href="#">Bordwell Park</a>	2008 Martin Luther King Blvd.	5188	007
<a href="#">Bryant Park</a>	7950 Philbin Ave.	5188	008
<a href="#">Collett Park</a>	10950 Collett Ave.	5188	009
<a href="#">Fairmount Park (Use of lake excluded)</a>	2601 Fairmount Blvd.	5188	010
<a href="#">Highland Park</a>	780 Glenhill St.	5188	011
<a href="#">Hunt Park (Skate facility excluded)</a>	4015 Jackson St.	5188	012
<a href="#">Janet Goeske Foundation &amp; Senior Center</a>	5257 Sierra St.	5188	013
<a href="#">La Sierra Park &amp; Senior Center</a>	5215 La Sierra Ave.	5188	014
<a href="#">Lincoln Park</a>	4261 Park Ave.	5188	015
<a href="#">Martha McLean-Anza Narrows</a>	5759 Jurupa St.	5188	016
<a href="#">Myra Linn Park</a>	4540 Meredith St.	5188	017
<a href="#">Nichols Park: Joyce Jackson Community Center</a>	5505 Dewey Ave.	5188	018
<a href="#">North Park</a>	3200 Mission Inn Ave.	5188	019
<a href="#">Reid Park: Ruth H. Lewis Center</a>	701 N. Orange St.	5188	020
<a href="#">Ryan Bonaminio Park at the Tequesquite Arroyo</a>	5000 Tequesquite Ave.	5188	021
<a href="#">Shamel Park</a>	3650 Arlington Ave.	5188	022
<a href="#">Springbrook Clubhouse</a>	1011 N. Orange St.	5188	023
<a href="#">Sycamore Highlands Park</a>	5777 Fair Isle Dr.	5188	024
<a href="#">Villegas Park</a>	3091 Esperanza St.	5188	025
<a href="#">White Park: Dales Senior Center</a>	3936 Chestnut St.	5188	026
<a href="#">Riverside Convention Center</a>	3637 5th St.	5188	027
<a href="#">Chinese Pavilion</a>	456 Mission Inn Ave.	5188	028